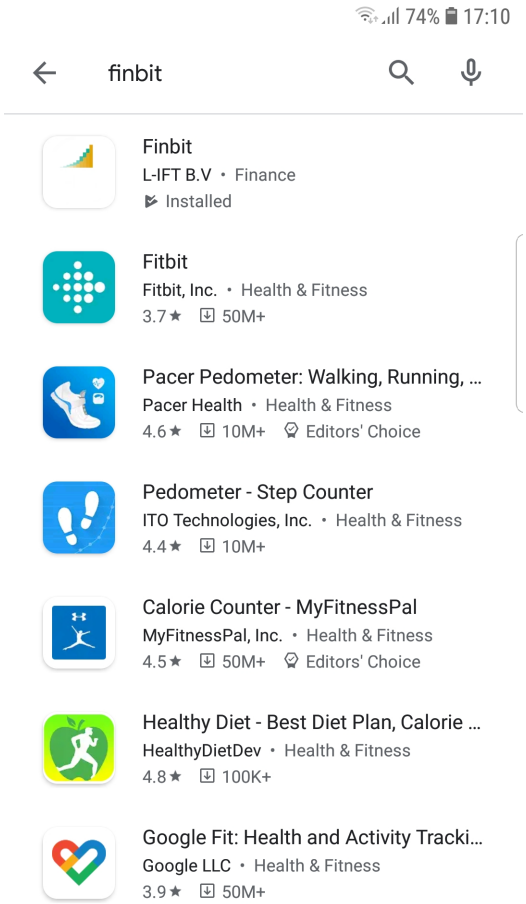
FINBIT MOBILE APPLICATION RESPONDENT MANUAL

Contents

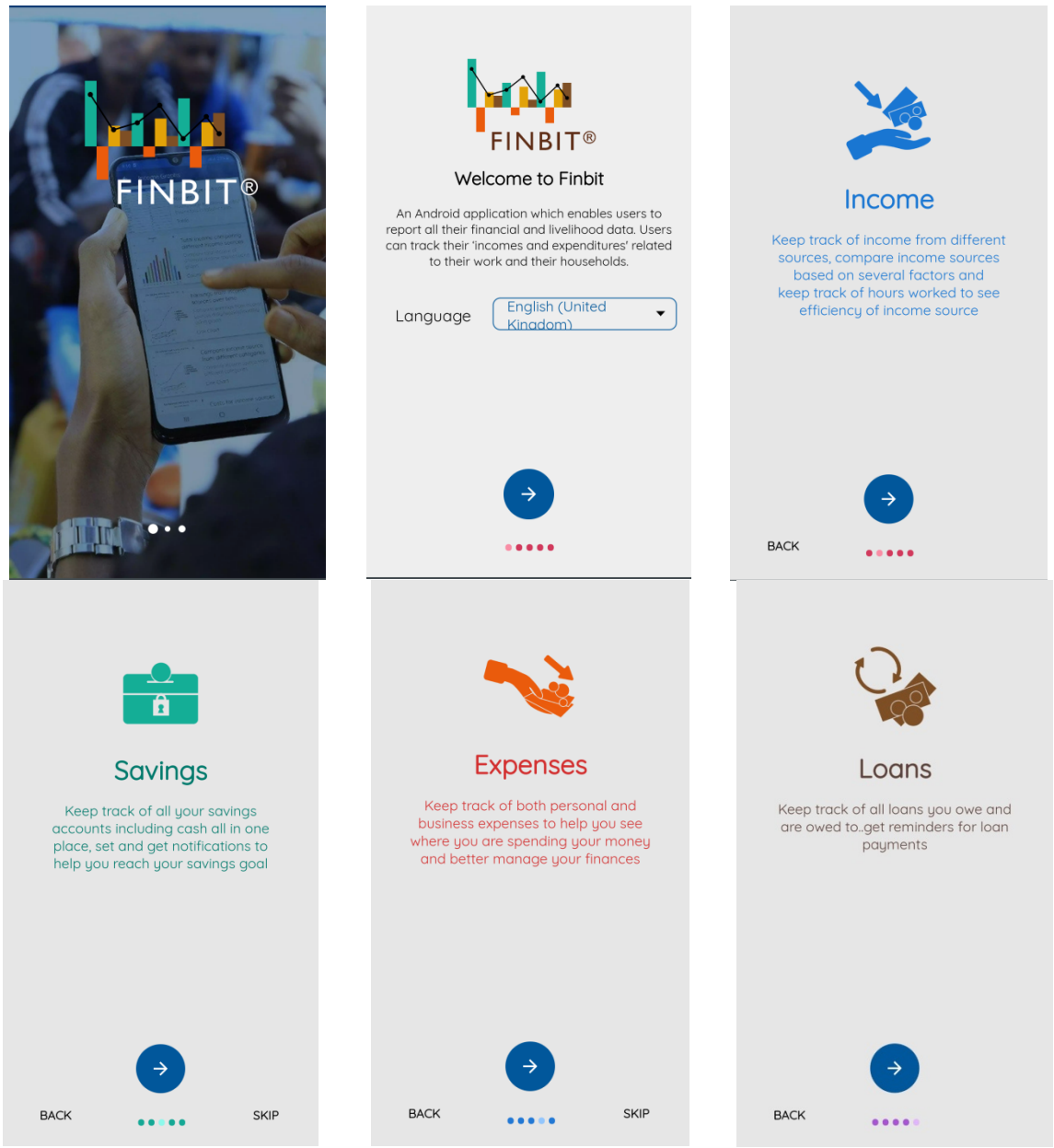
1. Downloading the FINBIT app

The *FINBIT* app was developed by L-IFT and can be downloaded on Google Play Store.

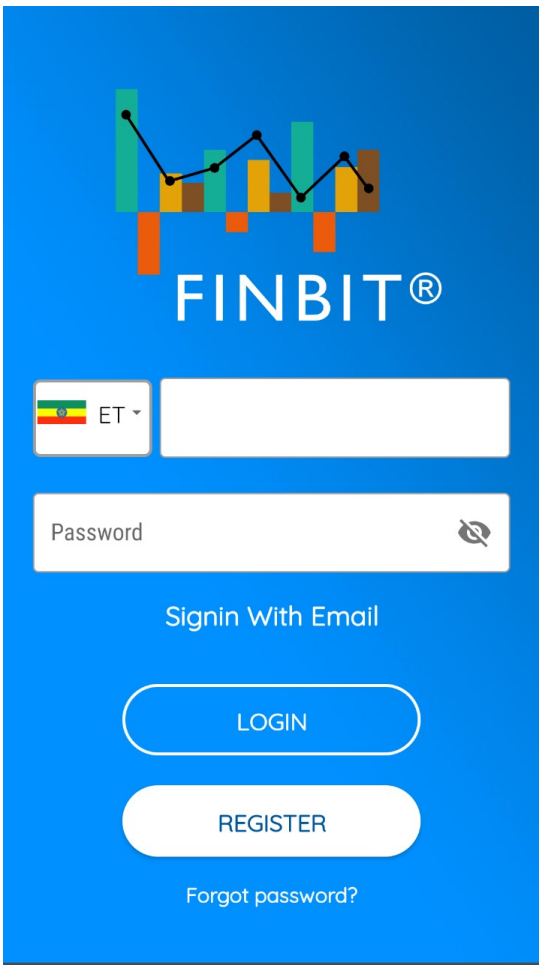


2. Login Page

FINBIT welcomes you and gives you the possibility to choose your language as well as a brief explanation of what the “INCOME”, “SAVINGS”, “EXPENSES” and “LOANS” features are before proceeding to any activity.

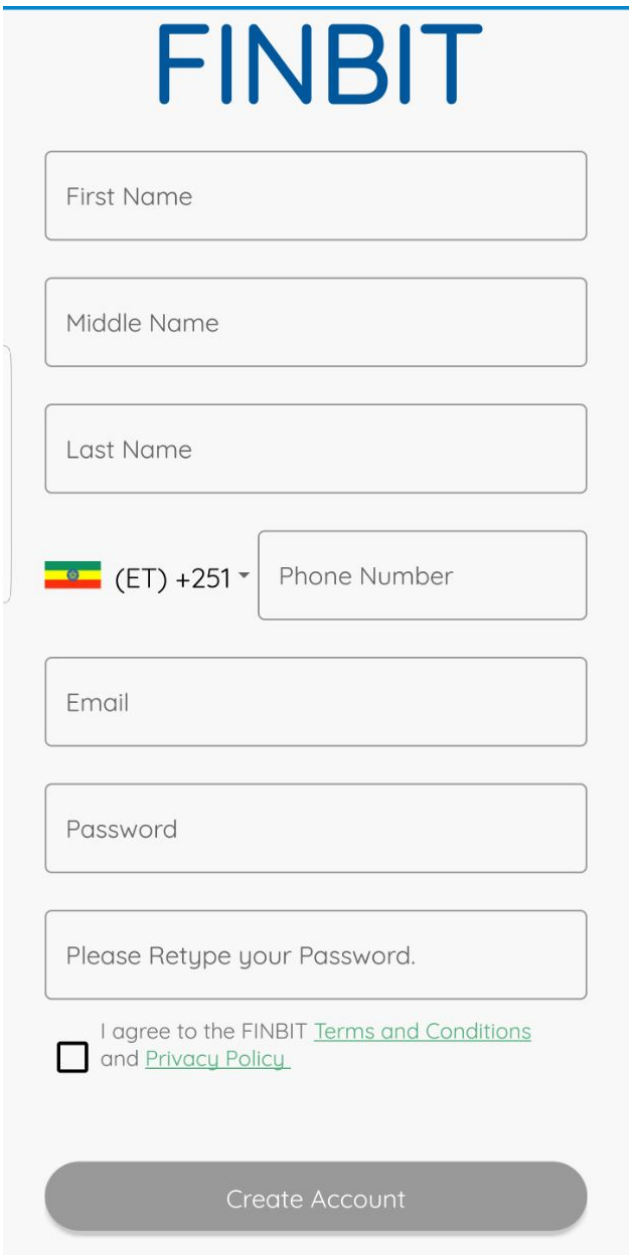


If you already have a Finbit account, sign in by entering either your email address or your phone number. Then enter your password and press “login”. If you don’t have an account, please register. If you forgot your password, press “Forgot Password”.



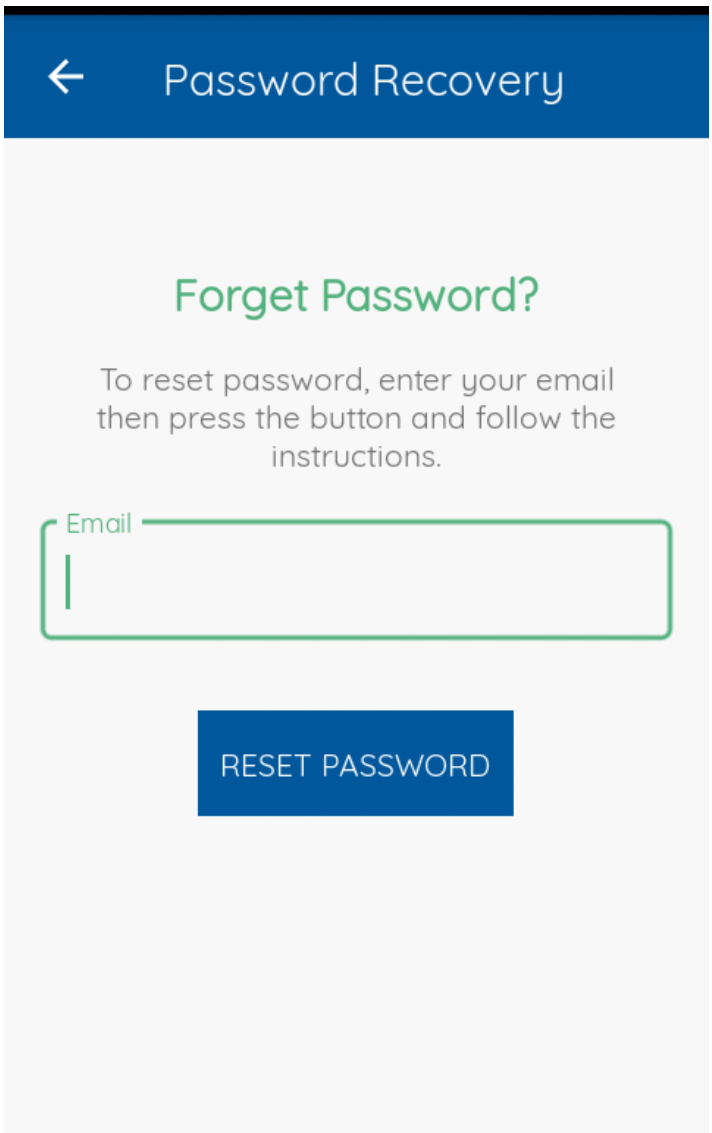
3. Register Page

Please fill out your first name, last name and middle name (optional). After that, input your phone number and email address. Then, fill your Finbit password and retype your password. Finally, read and accept the Terms and Conditions as well as the Privacy Policy, and click on “Create Account”.



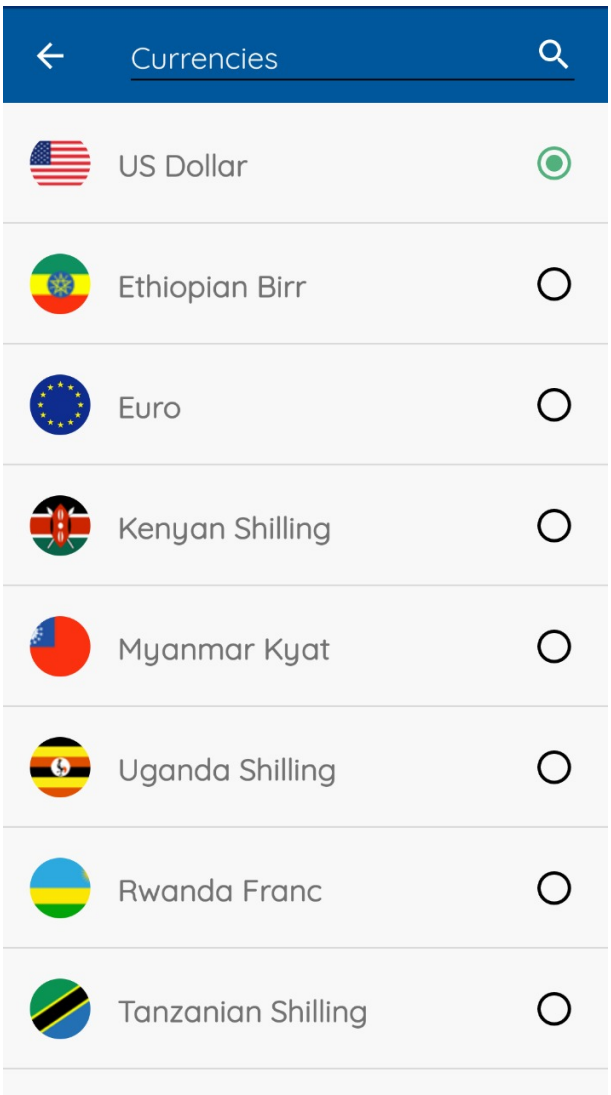
4. Forgot Password

If you have forgotten your password, enter your email address and press “Reset password”. An email will be sent to you with a link to reset your password. Click on the link and choose to open it with the Finbit application. Then you will be directed to a page to set a new password and you just need to follow the instructions.

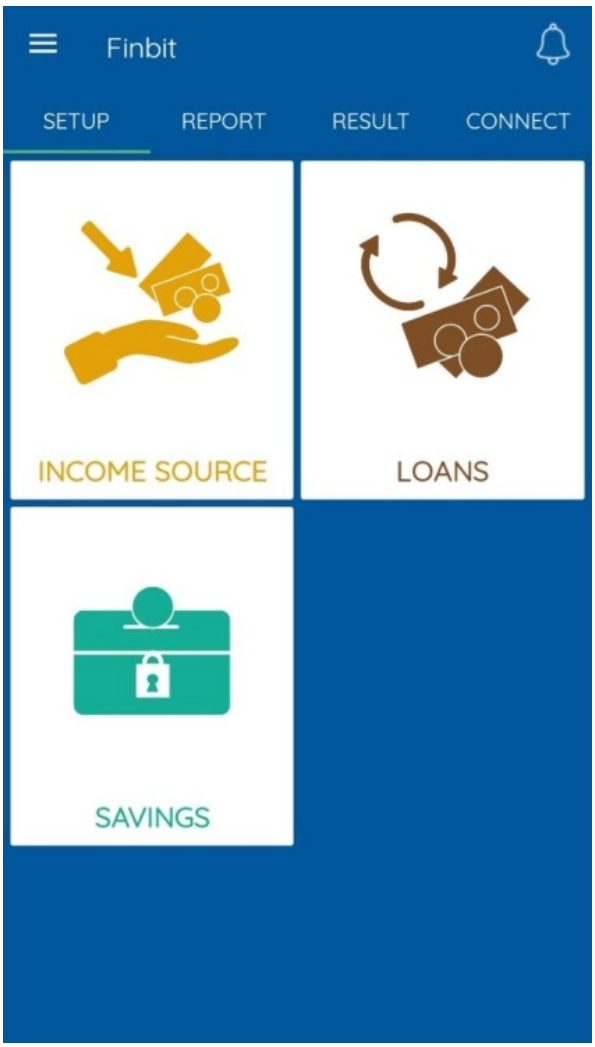


5. Home page

Once you're logged in, the page "CURRENCIES" will open and will give you the possibility to set the currency you want.



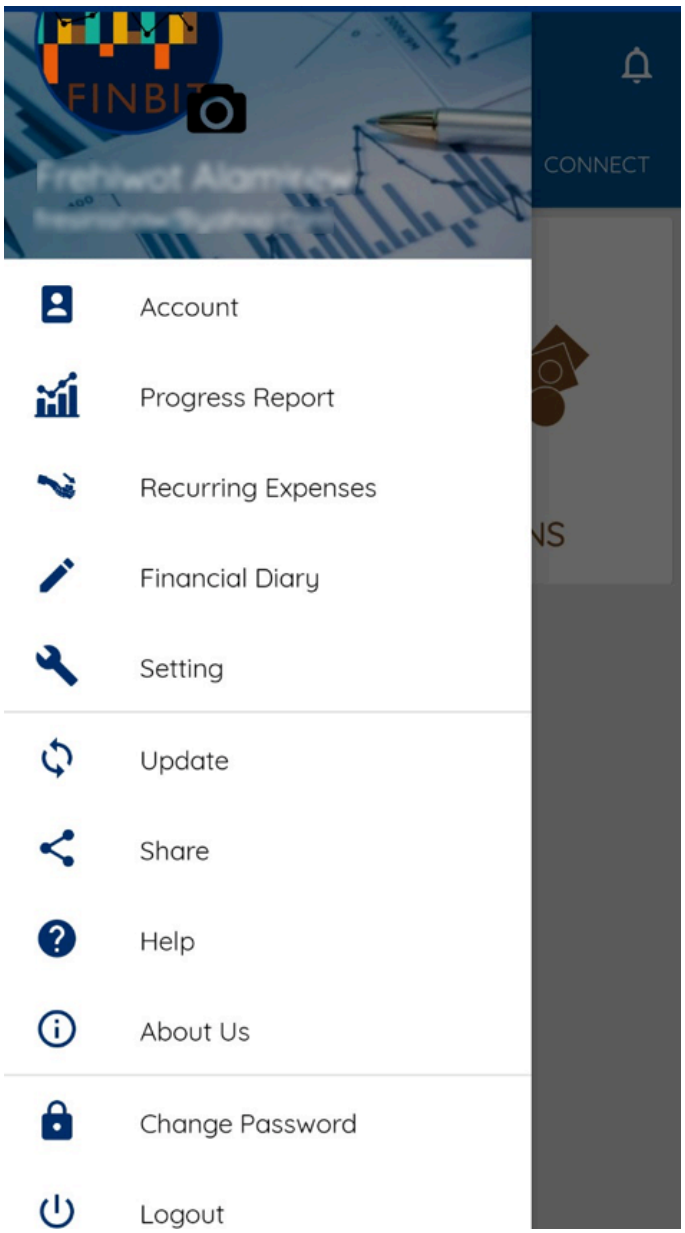
The “Home page” then opens and, on top of the screen, you’ll see the “SETUP”, “REPORT”, “RESULT” and “CONNECT” tabs. If you click on “SETUP” you will find “INCOME SOURCE”, “LOANS” and “SAVINGS”. Click on “INCOME SOURCE” if you want to manage your income sources, on “LOANS” if you want to manage your loans and on “SAVINGS” if you want to manage your savings.



Click on “REPORT” and you will find “INCOME”, “SAVINGS”, “LOANS”, “EXPENSES”, “HOURS WORKED” and “SURVEYS”. When you click on “RESULT” you will find “INCOME”, “SAVINGS”, “LOANS” and “EXPENSES”. When you click on “CONNECT” you will find “EMPLOYERS” and “LENDERS”.

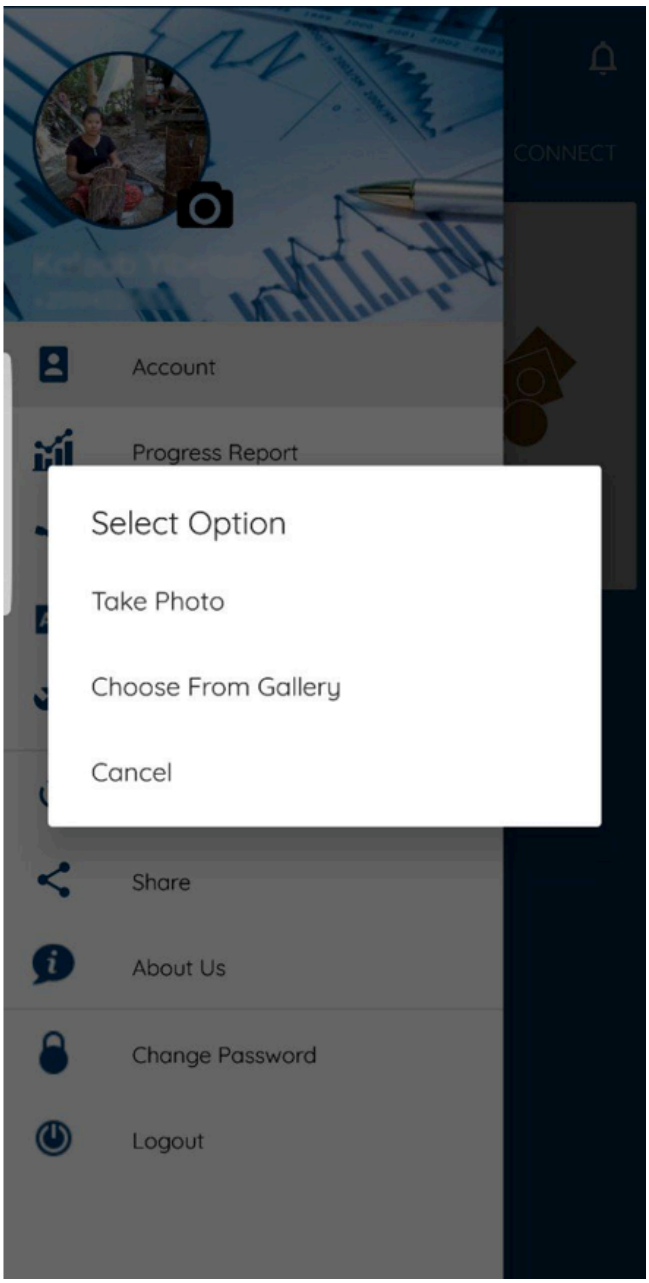
6. Menu Items

When you click on the menu icon (3 dashes on the top left of the screen) you will see “Account”, “Progress Report”, “Recurring expenses”, “Financial Diary”, “Setting”, “Update”, “Share”, “Help”, “About us”, “Change Password” and “Logout”.



6.1 Profile Picture

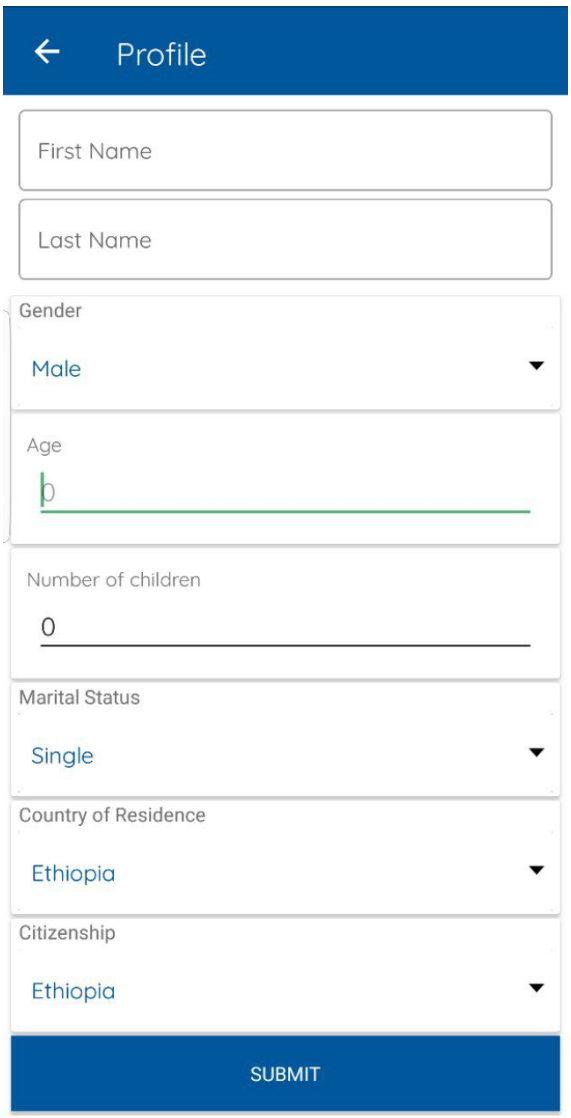
You can also change your profile picture by clicking on the picture icon on the top left of the screen.



6.2 Profile page

If this is the first time you have connected to the app or if you haven't done so previously, fill in your profile by clicking on the "Account" tab.

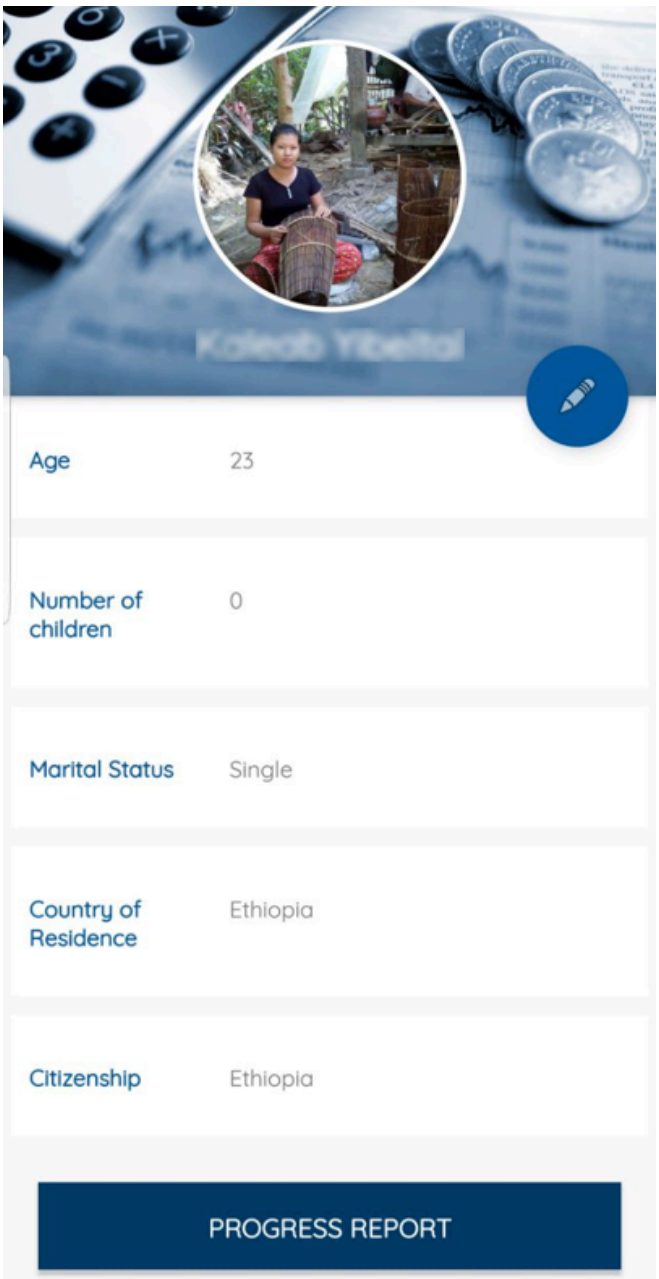
Enter your first name, last name, gender, age, number of you children, marital status, country of residence and citizenship, as requested, and then press "Submit".



6.3 Account

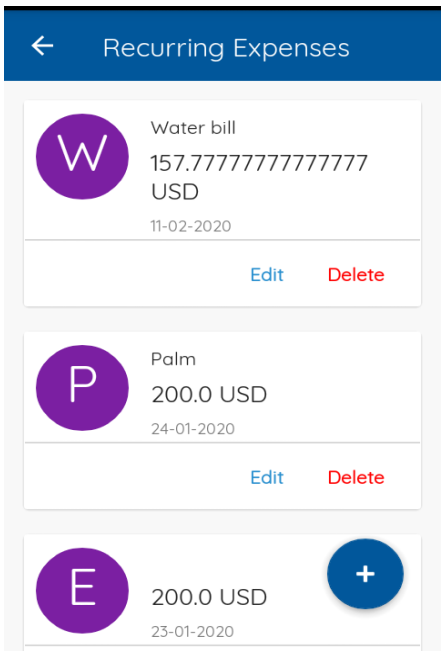
If you've already filled in your profile information, when pressing "Account", you will see the information you have previously given.

- You can edit your account by clicking on the blue circle with a pencil symbol on the right side of the screen.
- We will examine "Progress report" later, at §6.5.

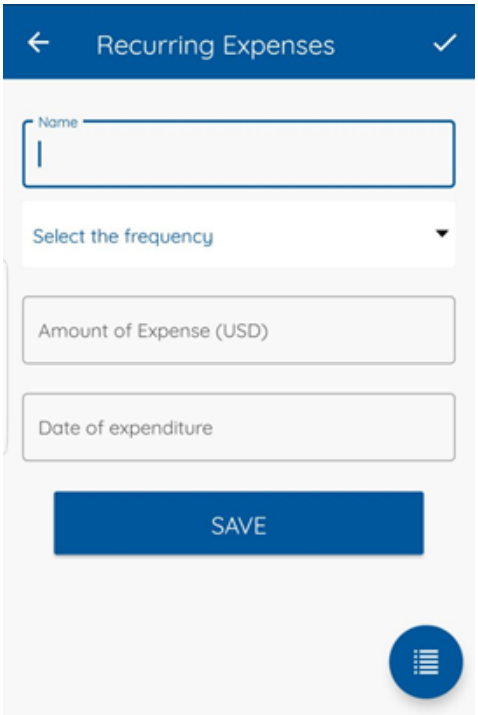


6.4 Recurring Expenses

The following category in the menu is “Recurring expenses”.

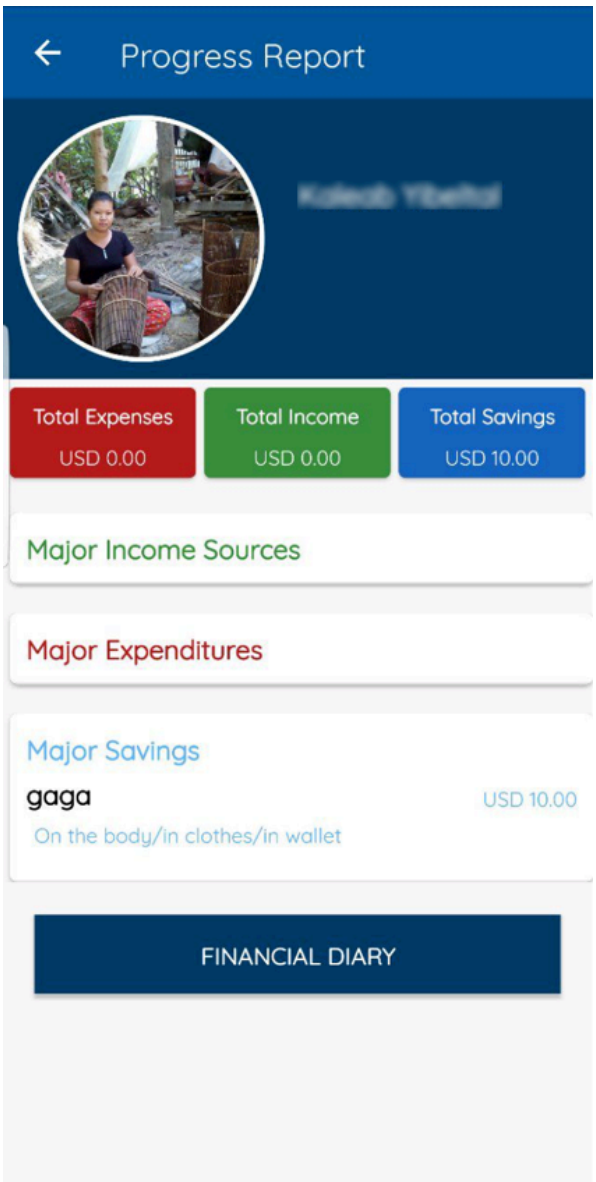


- At the bottom right of the screen, you can click on the blue circle with a plus sign to add a new recurring expense.



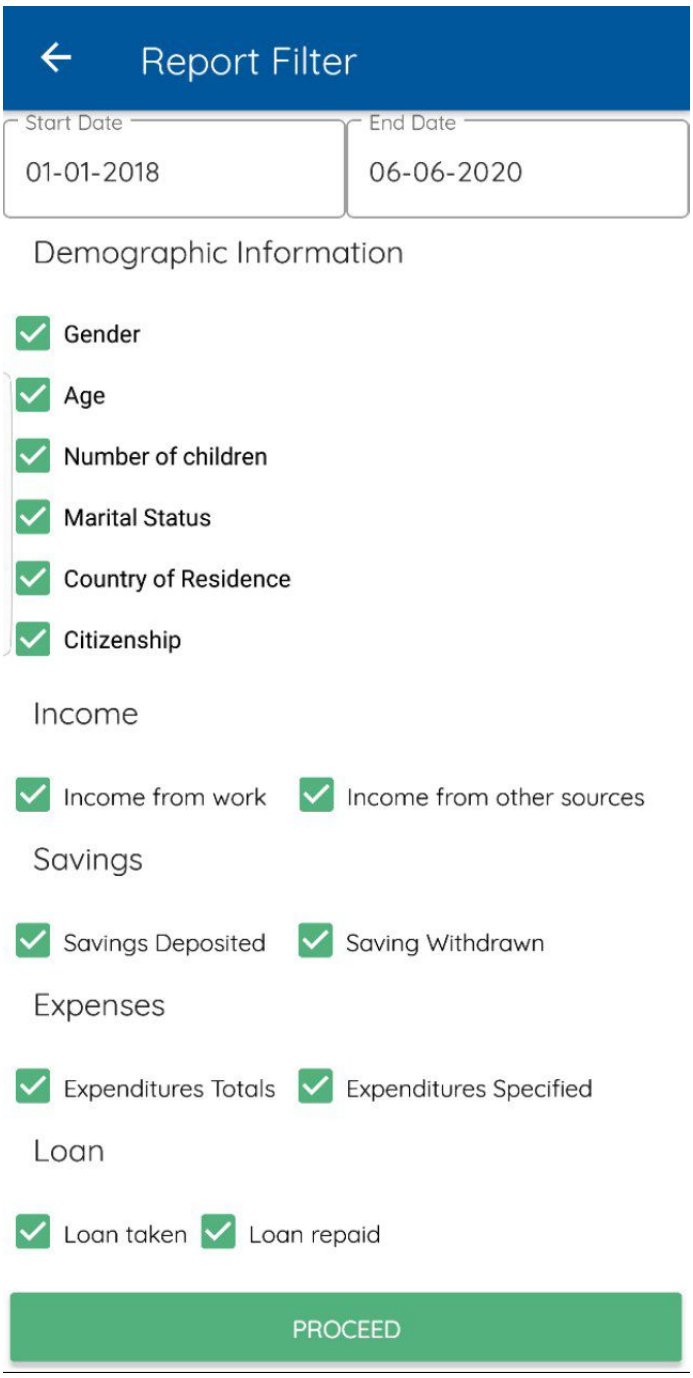
6.5 Progress report

Next, you'll find the "Progress report", which will give you an overview of the expenses, income and savings you have recorded so far.



6.6 Financial diary

You can access your “Financial diary” either from the “Progress report”, at the bottom of the page, or through the menu, under “Progress report”. Here, the information that you have recorded will be displayed in graphs.



Use the report filter page to customize the detailed financial diary to be generated on the "Financial Diary" page.

Step 1. Select the "start date"

Step 2. Select the "end date"

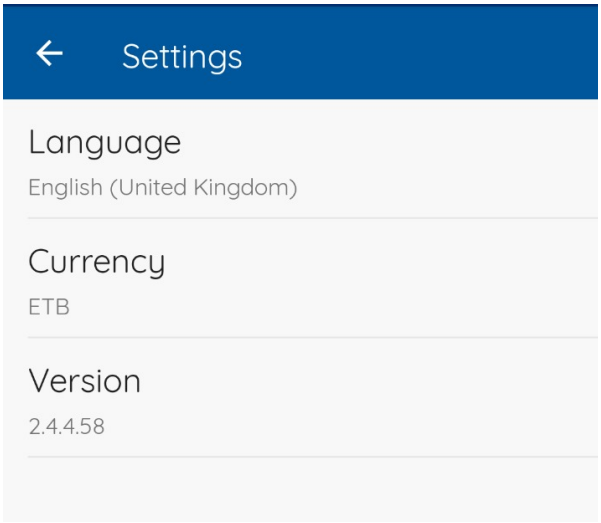
Step 3. Then, you will find Demographic information toggle on the ones you would like to see on the report. Since Finbit only shows you your own information, this section on demographic information is not important, so you can leave it out this way.

The next sections are more interesting because they enable you to examine more specific information you have recorded.

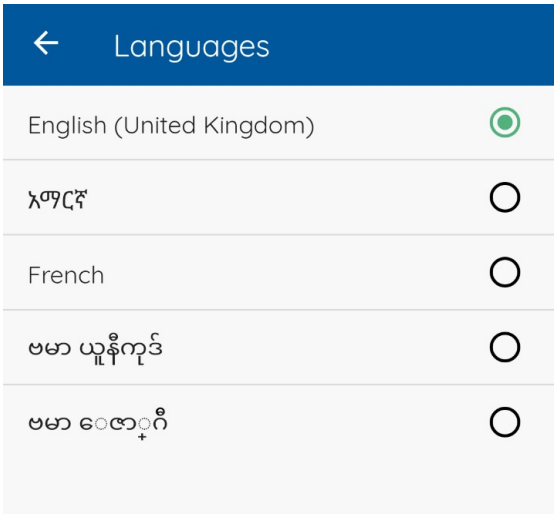
If you want to find out your work income, toggle on “Income from work”. If you want other sources to be included toggle on “Income from other sources”, if you want to find out your savings deposited, toggle down on “Saving Deposit Expenses”, and so on.

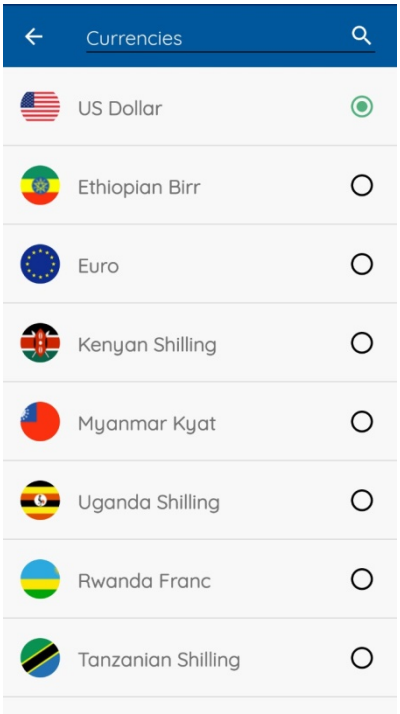
6.7 Settings

If you want to set your “Language” or “Currency” click on “Setting”.



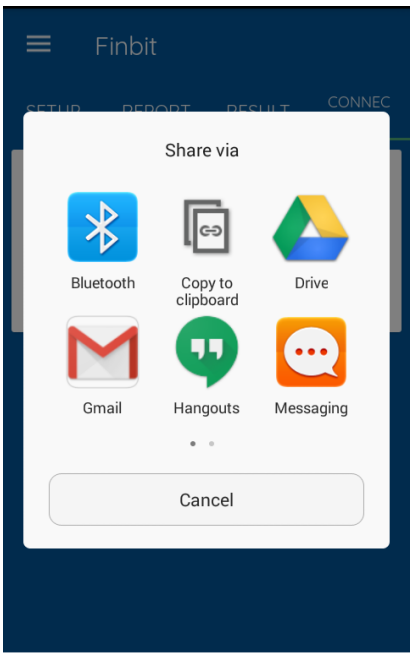
In both sections, you will be given several options to choose from.





6.8 Update – Share – Help – About us

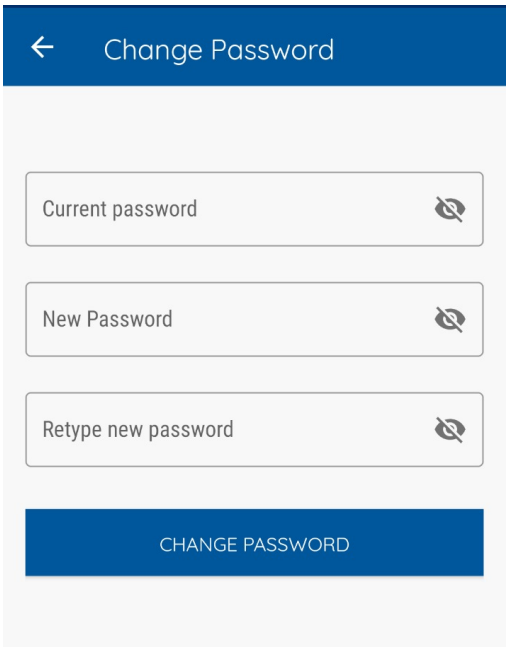
- If you need to update the Finbit app click on “Update” and you will be redirected to Google Play Store.
- The “Share” button enables you to share a link with other people by email or other social media platforms in order for them to download the app.



- If you need help navigating the app, you can refer to our users manual by clicking on the "Help" button.
- "About us" gives you detailed information about our application.

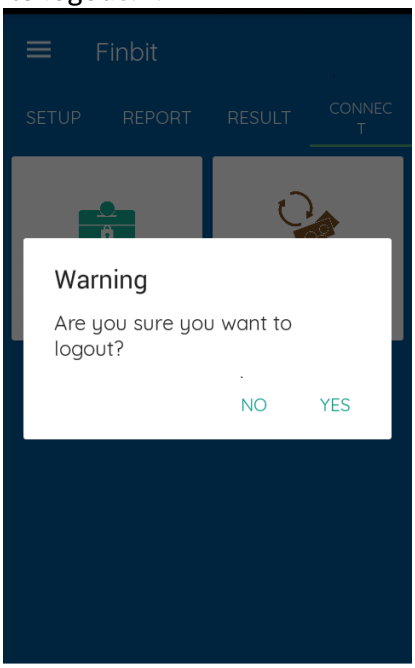
6.9 Change password

If you want to change your password, click on “Change password”. You will be required to type your current password and then, input your “New Password”. After that “Retype your new password”. Finally, click on “Change password”.



6.10 Log out

If you want to fully close the app, click on “Logout” at the bottom of the menu. You’ll then be asked “Are you sure you want to logout?”.



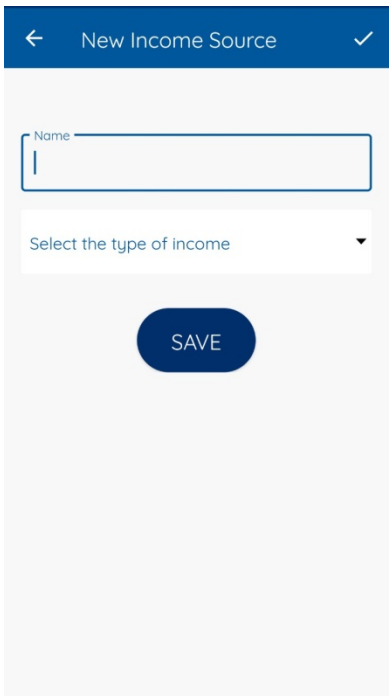
7. Setup Tab

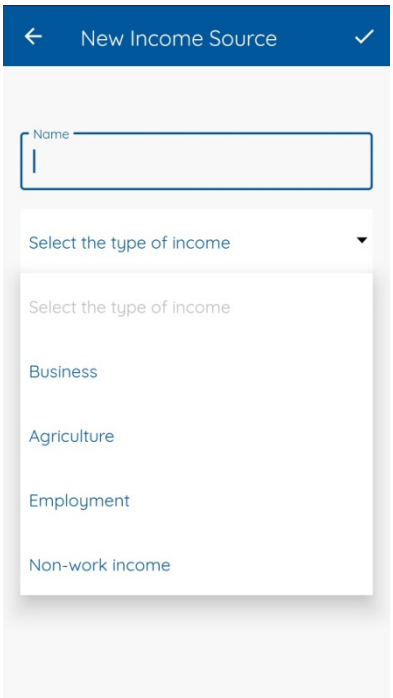
In the *Setup* section of the app, you will create the sources of income, savings accounts and loans that you have. These can be edited and deleted at any time. The recording of the amounts earned, saved, spent, reimbursed, etc. will be done in the next section, i.e. the *Report* section (see §8).

7.1 Income sources page

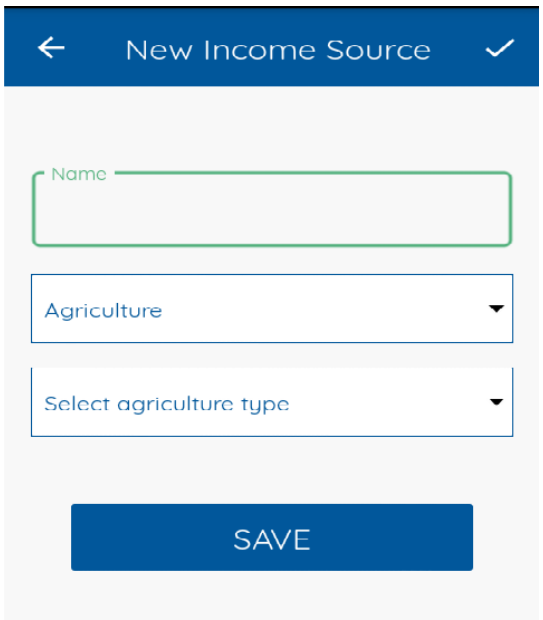
Step 1. Input the name of your income source

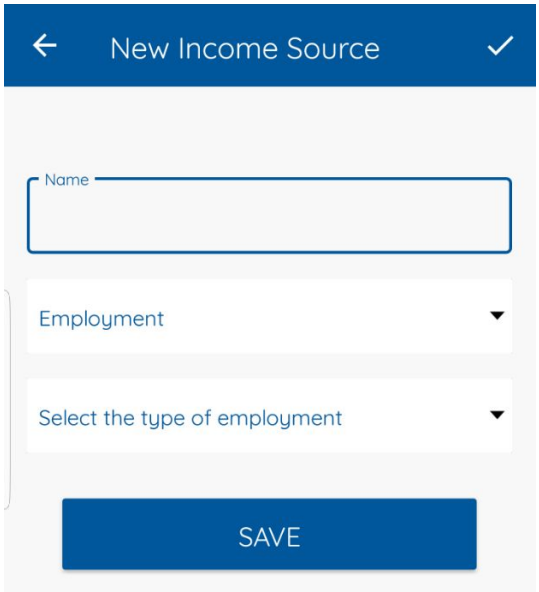
Step 2. Select your income type

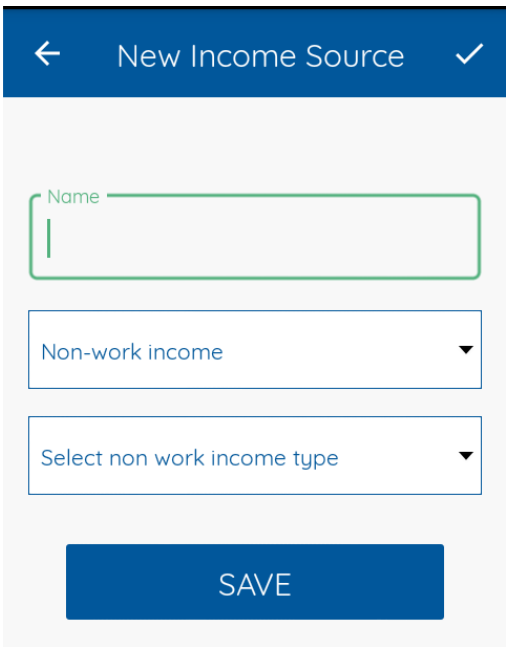




Step 3. If you select business as an income source, choose the type of business that applies to you. If you select "Agriculture" as income source choose the type of Agriculture you produce. If you select "Employment" as income source choose in what form you are involved. If you select "Non-work income source" as income source type, choose the source of your income.

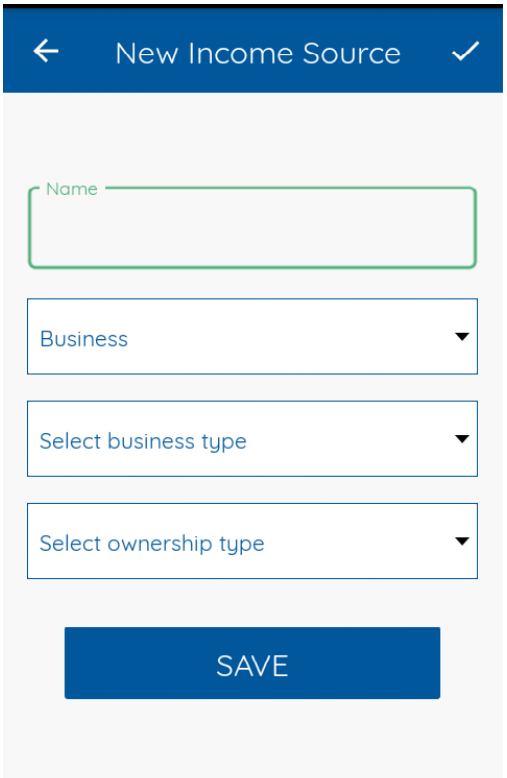

New Income Source
Name
Agriculture
Select agriculture type
SAVE


New Income Source
Name
Employment
Select the type of employment
SAVE



Step 4. If you select "Business" as income source type, choose how you fit in the business in the tab named "Select Ownership type." If you select "Agriculture" as an income source choose a specific production that you are involved in.

Step 5. Click on "SAVE", if you want to save your income source.



7.1.1 Income list page

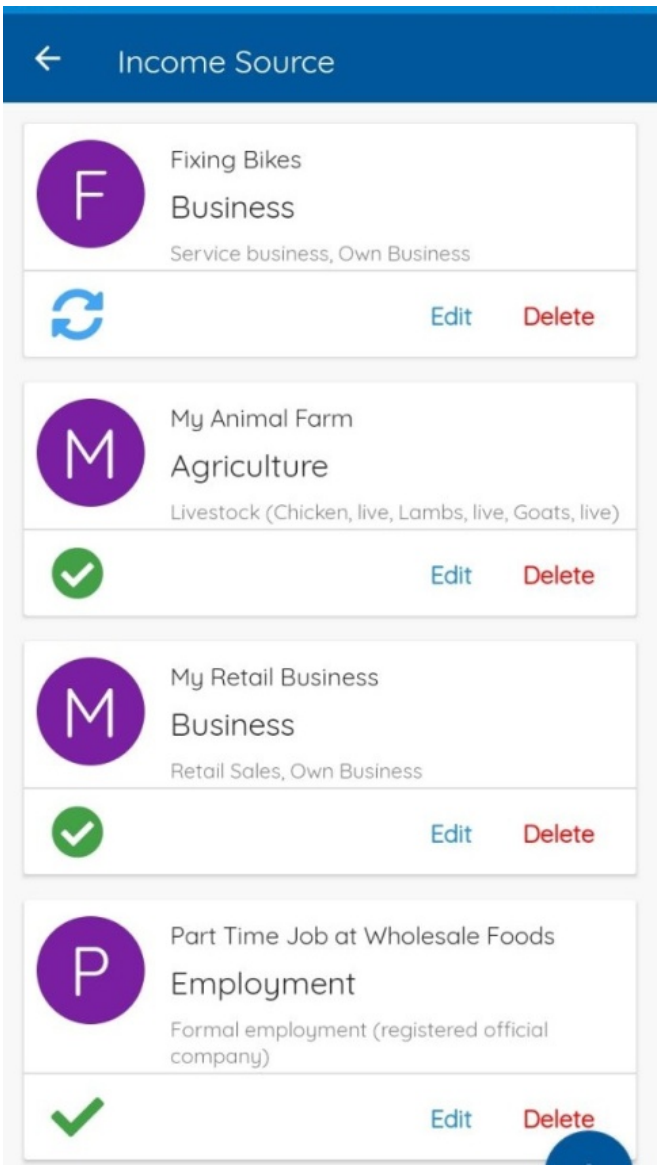
- For each income source you have created, there will be one of the following signs:

  
  This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.

  
  This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.

  
  This sign indicates that the data has been updated online.

- Once you have created your income sources, these can be edited or deleted at anytime.
- To add new income sources, click on the plus sign, bottom right of the screen.


Income Source
F
Fixing Bikes
Business
Service business, Own Business
Edit
Delete
M
My Animal Farm
Agriculture
Livestock (Chicken, live, Lambs, live, Goats, live)
Edit
Delete
M
My Retail Business
Business
Retail Sales, Own Business
Edit
Delete
P
Part Time Job at Wholesale Foods
Employment
Formal employment (registered official company)
Edit
Delete

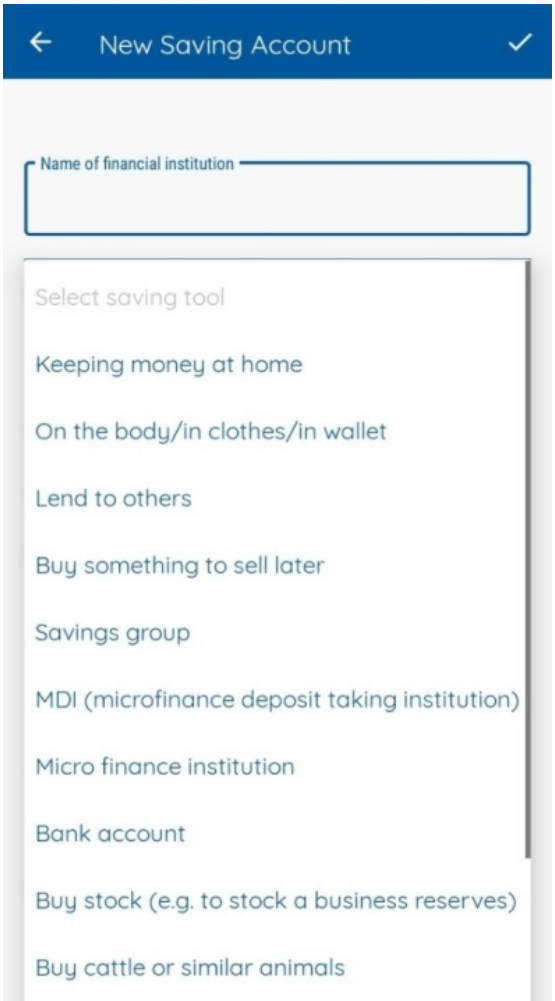
7.2 Savings Page

If you want to keep track of your “Savings Account”, press “Savings”.

Step 1. Click on the plus sign at the bottom right of the screen to add a new savings account.

Step 2. Input “Name of financial institution”.

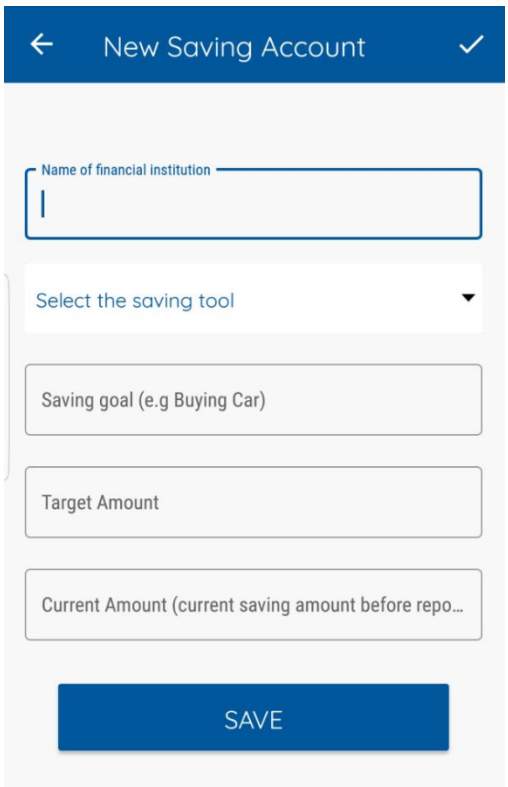
Step 3. Select your “savings tool”.



Step 3. Next, input your “savings goal” if you want to but this is optional.

Step 4. Input your “target amount”, i.e. how much you want to save. This is also optional.

Step 5. Input your “current amount (current saving amount…)” and then press “SAVE” if you want to save your savings account.



7.2.1 Savings Account list page

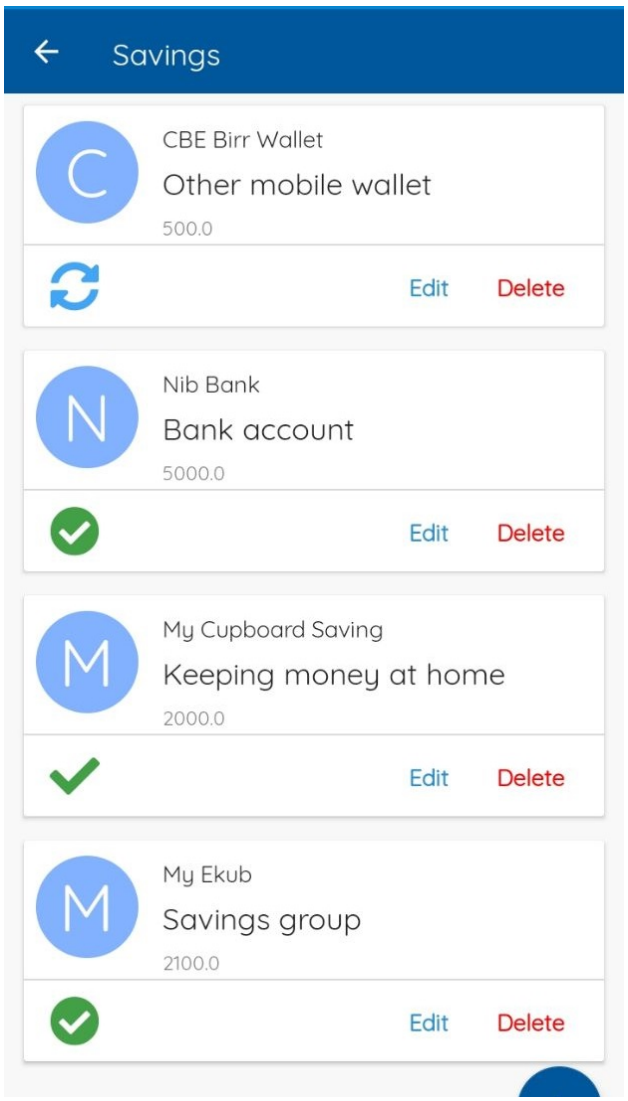
- For each savings account you have created, there will be one of the following signs:

This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.

This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.

This sign indicates that the data has been updated online.

- Once you have created your savings accounts, these can be edited or deleted at anytime.
- To add new savings accounts, click on the plus sign, bottom right of the screen.



7.3 Loans Page

If you want to keep track of your “Loans”, press “Loans”.

Step 1. Click on the plus sign at the bottom right of the screen to add a new loan.

Step 2. Fill in the information that is requested.

Step 3. Press save.

7.3.1 Loans list page

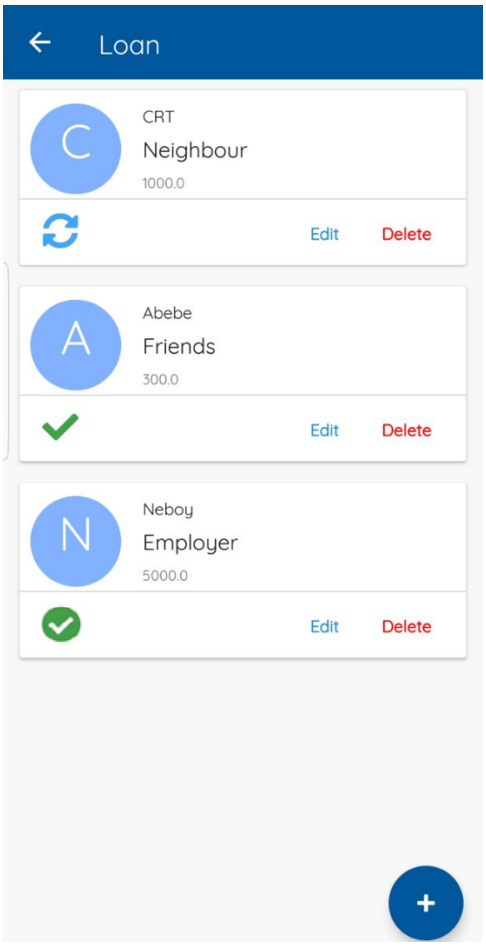
- For each loan you have created, there will be one of the following signs:

This sign indicates that you have recorded new information that has been saved on your phone but hasn't been sent online yet.

This sign indicates that you have modified existing information, that is has been saved on your phone but hasn't been updated online yet.

This sign indicates that the data has been updated online.

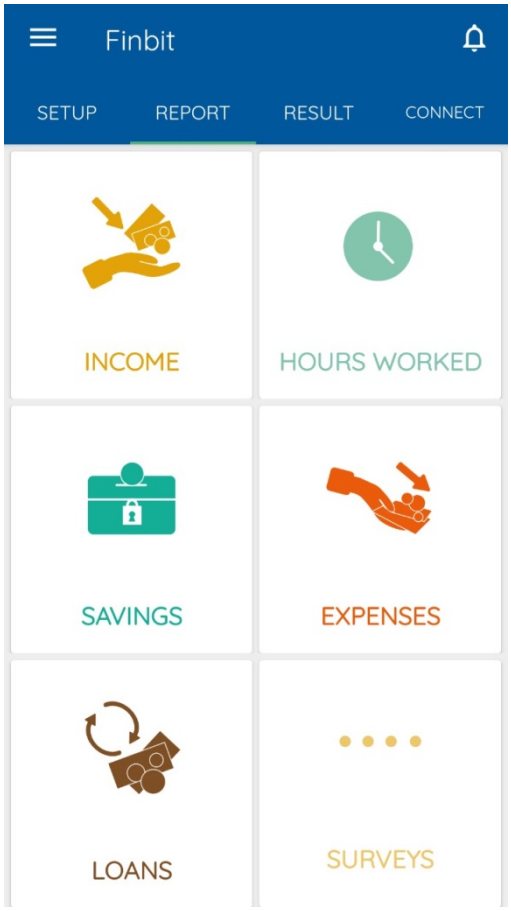
- Once you have created your loans, these can be edited or deleted at anytime.
- To add new loans, click on the plus sign, bottom right of the screen.



8. Report Tab

Once you have set up your income sources, savings accounts and loans, you will record the amounts for each of these categories in the *Report* section of the app. Not only can you record

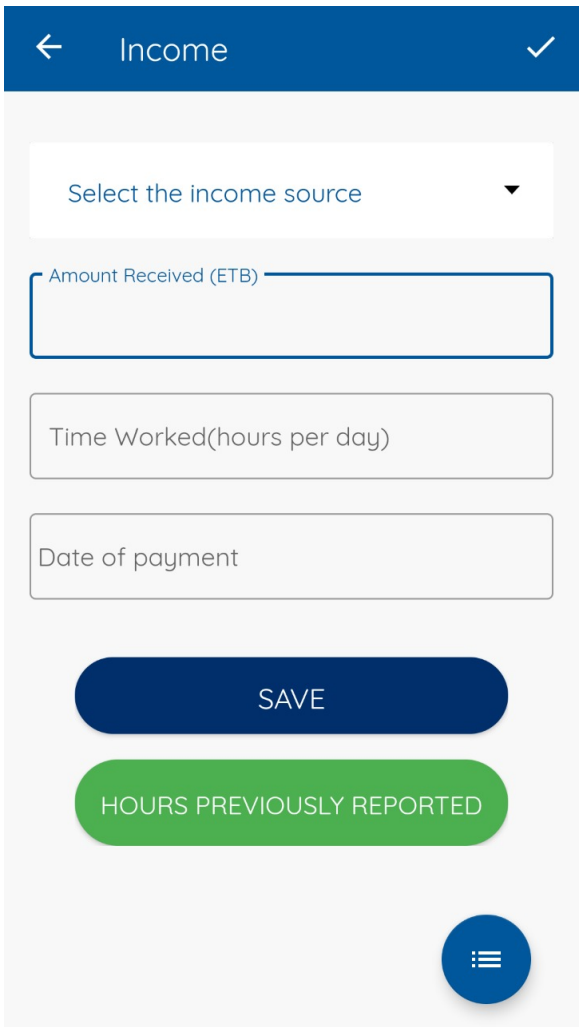
your income, savings and loans but also the hours you have worked and your expenses. You can also take part in surveys.



8.1 Income Report page

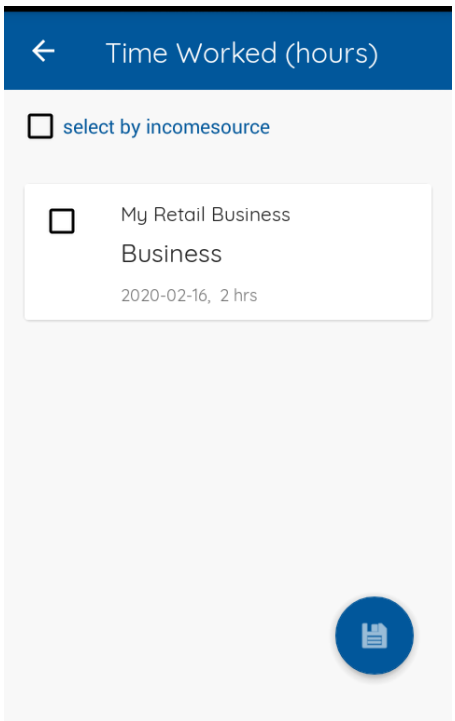
If you press “INCOME” you will have to select an income source (which you previously created in the *Setup* section) and then fill in the other boxes. Finally, press “save”.
If you want to check your income list page, click on the blue circle with a list sign on it at the bottom right corner of the screen.

The green button named “hours previously reported” is linked to another section in the *Report* part: “hours worked”. In that section (see §8.4), you can register time worked that hasn’t been paid yet.

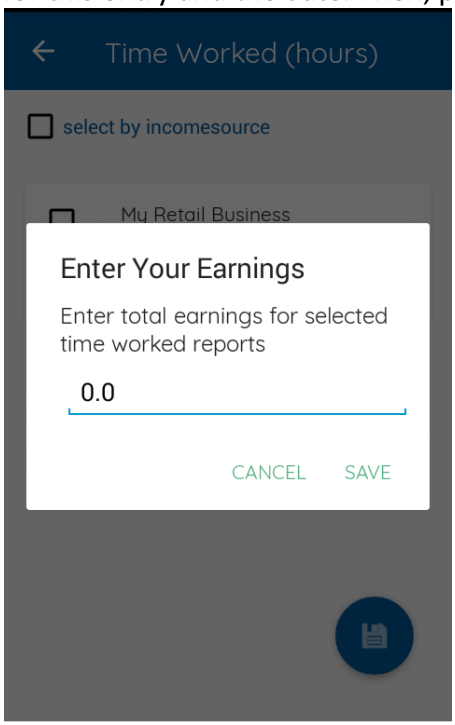


8.1.1 Hours Previously Reported

If you want to report income for previously worked hours that haven't been paid yet but that have been recorded in section "worked hours", click on "HOURS PREVIOUSLY REPORTED".
Select the entry that has been paid and press the blue button at the bottom right corner of the screen.



Then, enter your earnings for this entry and the date. Then, press “save”.



8.1.2 Income report list page

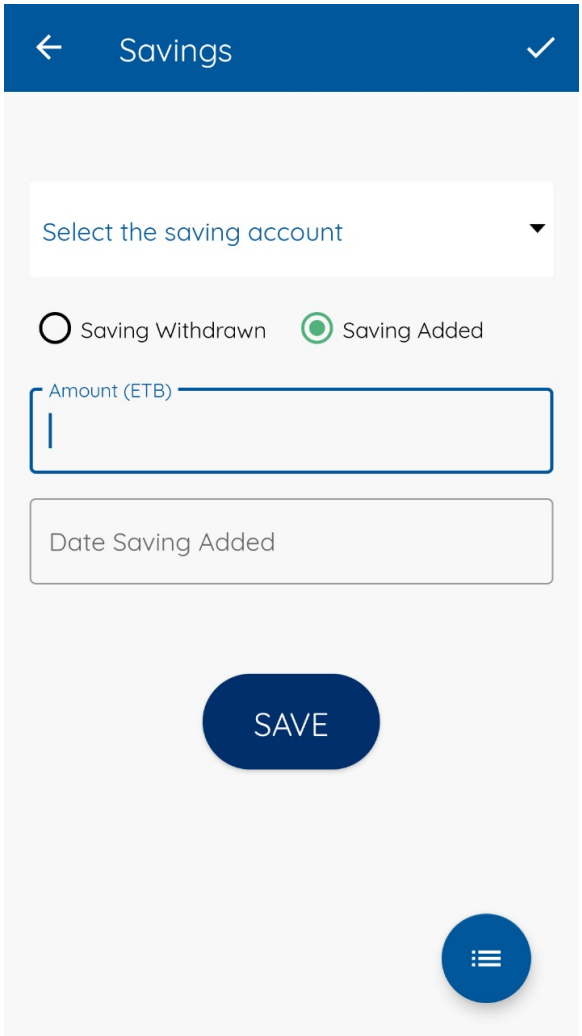
The income report list page is similar to §7.1.1.

8.2 Savings page

Once you have selected your savings account, you'll have the option to enter either

- savings withdrawn, or
- savings added.

Enter the amount withdrawn or saved as well as the date. Finally, press "save".



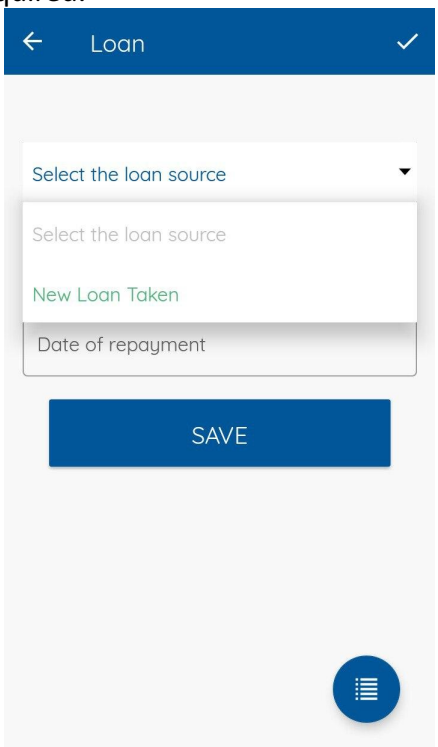
To review your savings report list page, click on the blue button with a list sign at the bottom right sight of the screen.

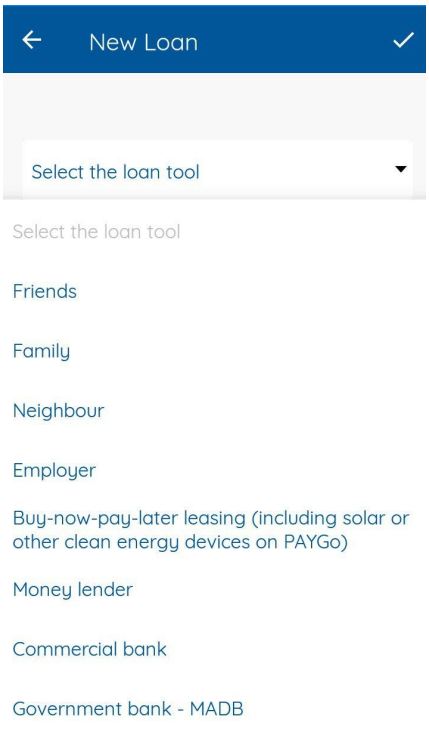
8.2.1 Savings Report list page

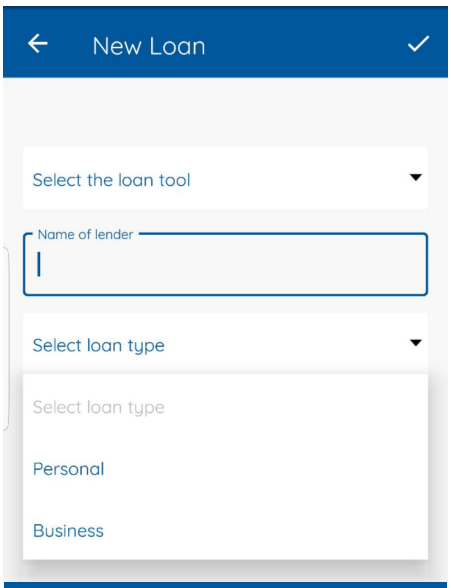
The savings report list page is similar to §7.1.1.

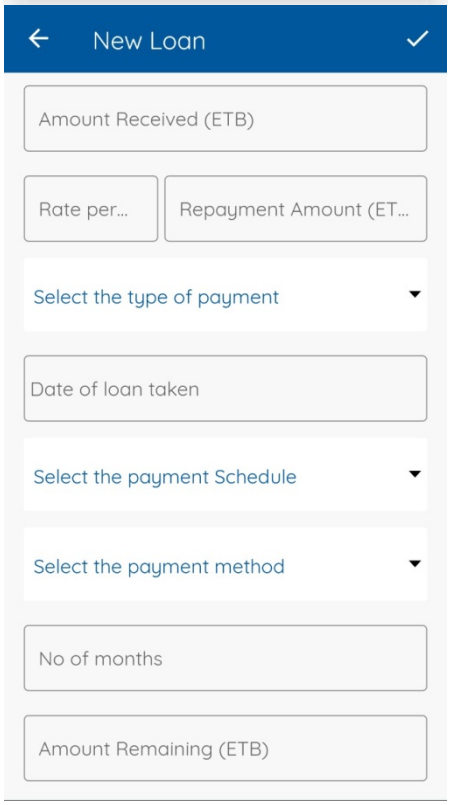
8.3 Loan Pages

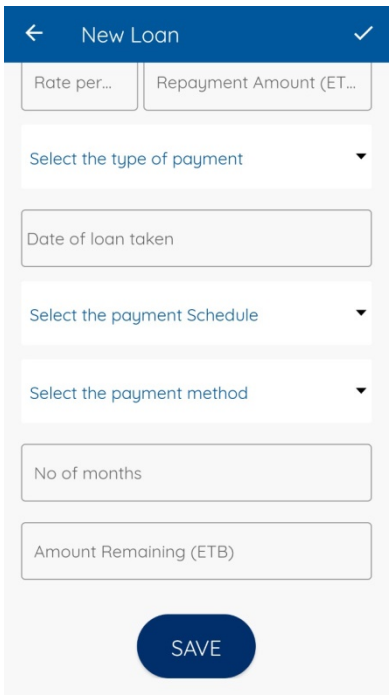
Select the loan source. If there's no previous loan saved, select "New loan taken". Then, fill in all the other boxes as required.



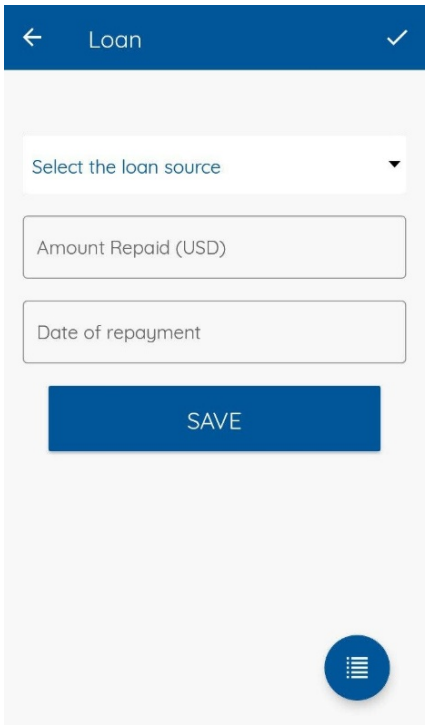



New Loan
Select the loan tool
Name of lender
Select loan type
Select loan type
Personal
Business


New Loan
Amount Received (ETB)
Rate per...
Repayment Amount (ET...
Select the type of payment
Date of loan taken
Select the payment Schedule
Select the payment method
No of months
Amount Remaining (ETB)



If there is a loan, select it and enter the amount repaid as well as the date of repayment.



To review your loan report list page, click on the blue button with a list sign at the bottom right sight of the screen.

8.3.1 Loan Report list page

The loan report list page is similar to §7.1.1.

8.4 Hours worked page

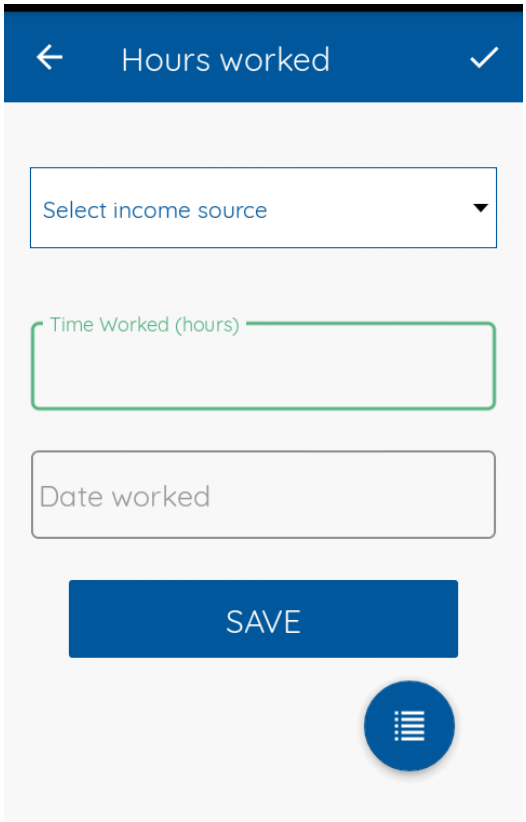
Use this page to report hours you have worked before you get paid on a different date.

Step 1. Select income source

Step 2. Enter how many hours you have worked on the income sources you have selected. Keep in mind that it has to be less than 24 hours.

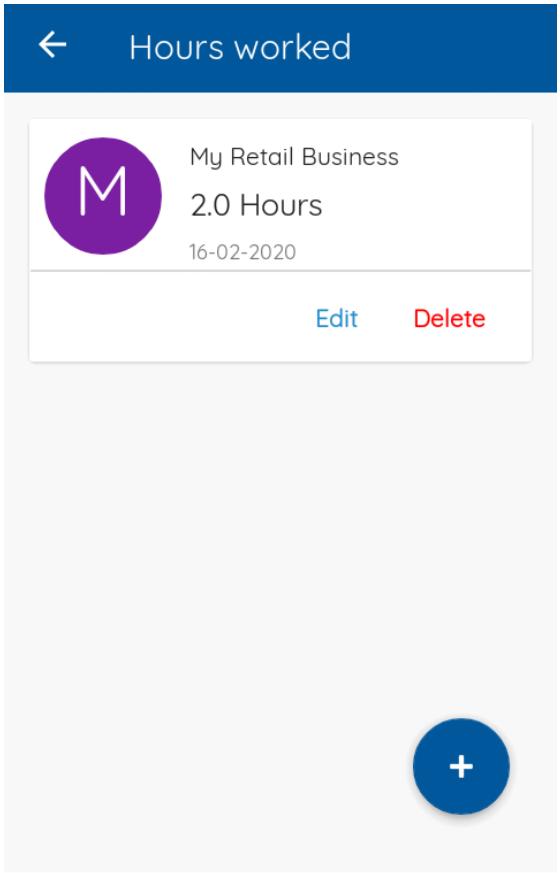
Step 3. Enter the Date you have worked on. Then press “save”.

To review your hours worked list page, click on the blue button with a list sign at the bottom right sight of the screen.



8.4.1 Hours worked list page

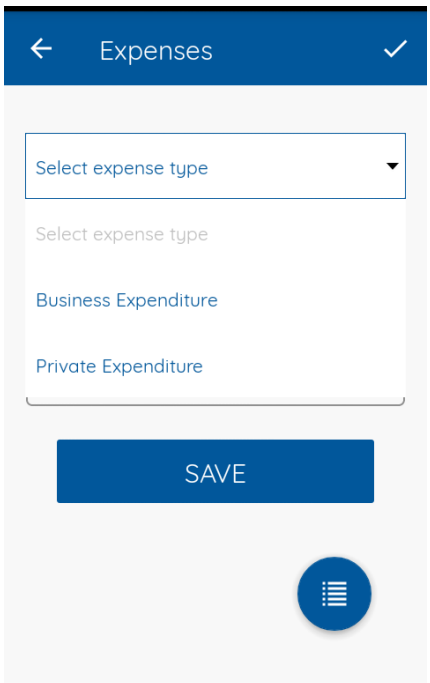
- Once you have saved your hours worked, you can edit or delete this information at any time.
- To add new data, click on the plus sign, bottom right of the screen.



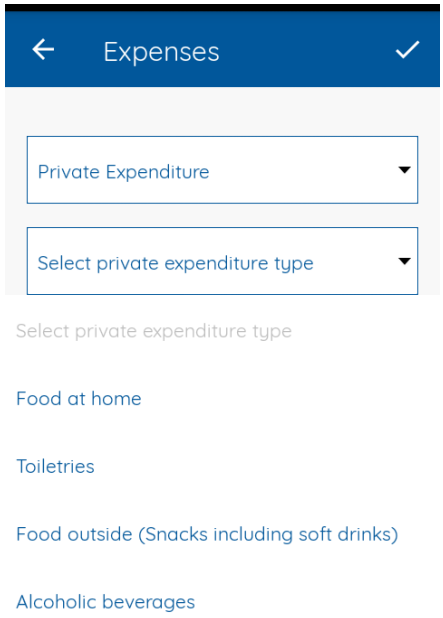
Note that, when you get paid for this, you can register them payment in the income section (see §8.1.1).

8.5 Expenses page

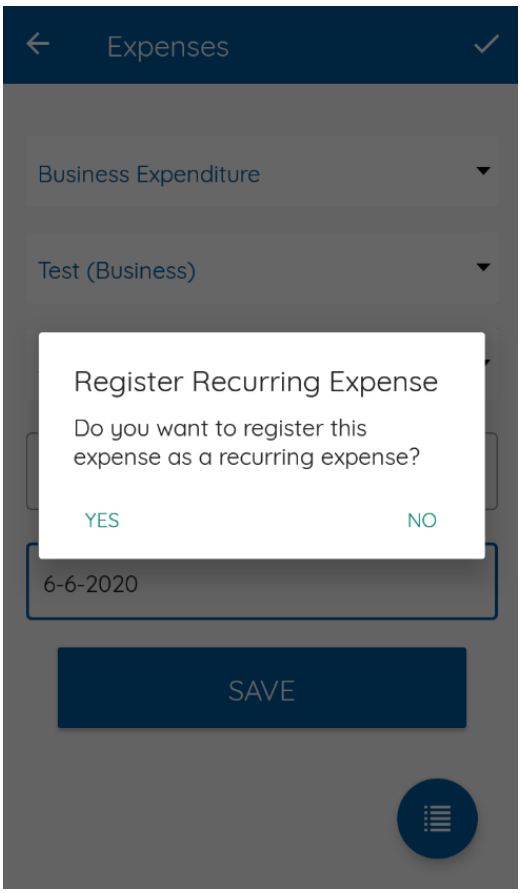
First, select the expense type: “Business Expenditure” or “Private Expenditure”.



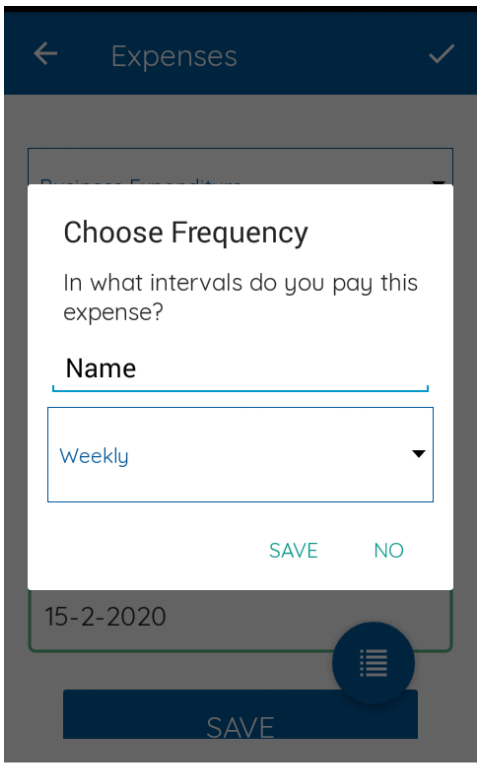
Then, fill in the boxes as required.



When you press “save”, you will be asked the following question “Do you want to register this expense as recurring expense?”, whose answers are either “yes” or “no”, unless you have previously saved expenses, in which case there will also be a third option: “Existing expense”.



If you press “yes”, you’ll have to name the expense, choose a frequency (weekly, monthly or yearly) and save.

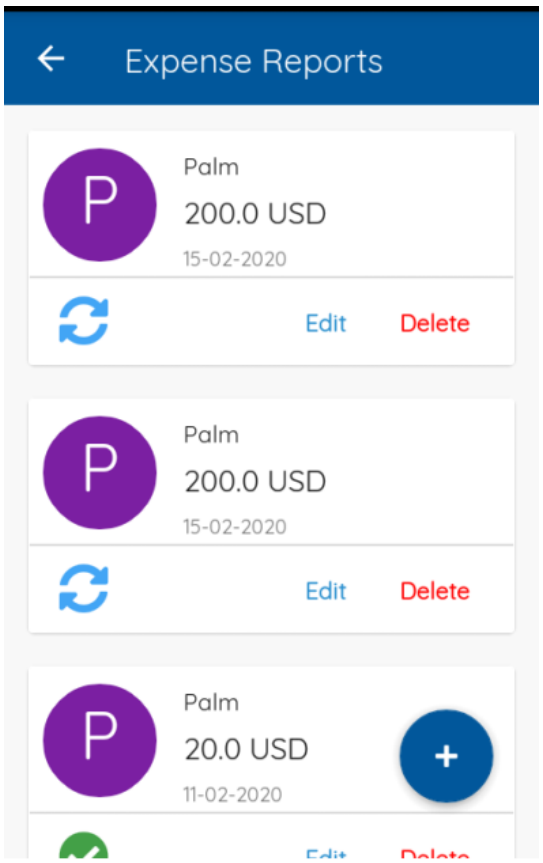


If you press “no” only your current expense will be saved.

If you choose “Existing Expense”, “Choose Recurring Expense” will appear. Then, you’ll have to select the recurring expense from a list, if you click on “no” only your expense will be saved.

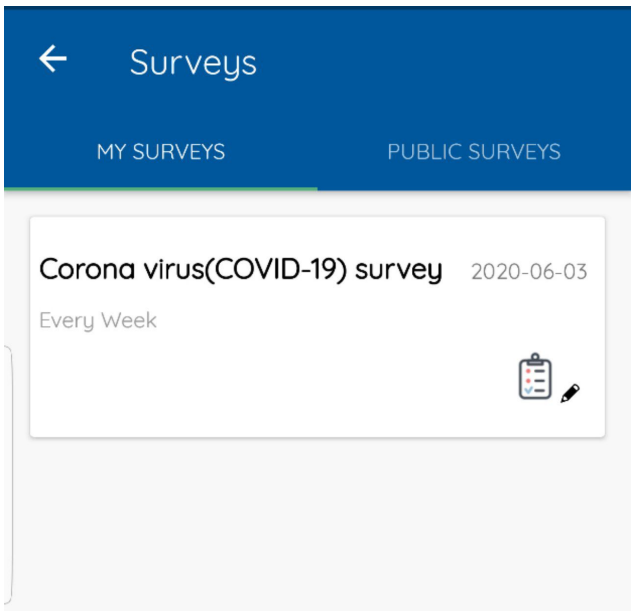
8.5.1 Expense recurring list page

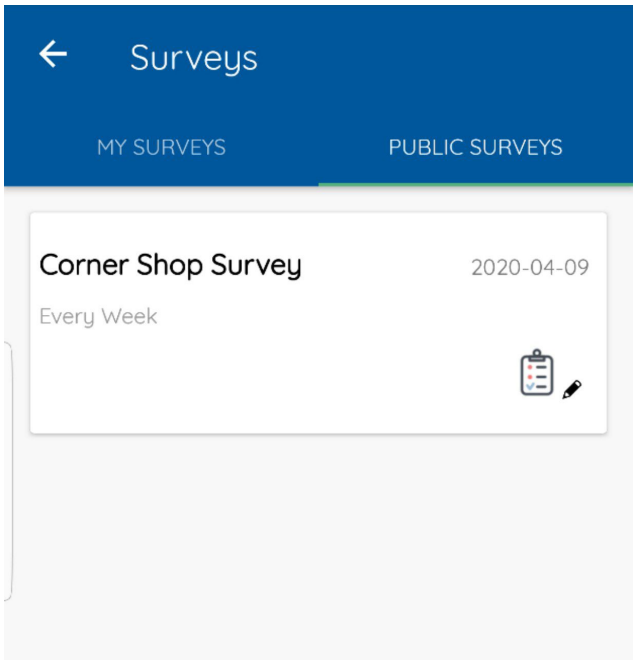
The expense report list page is similar to §7.1.1.



8.6. Surveys Page

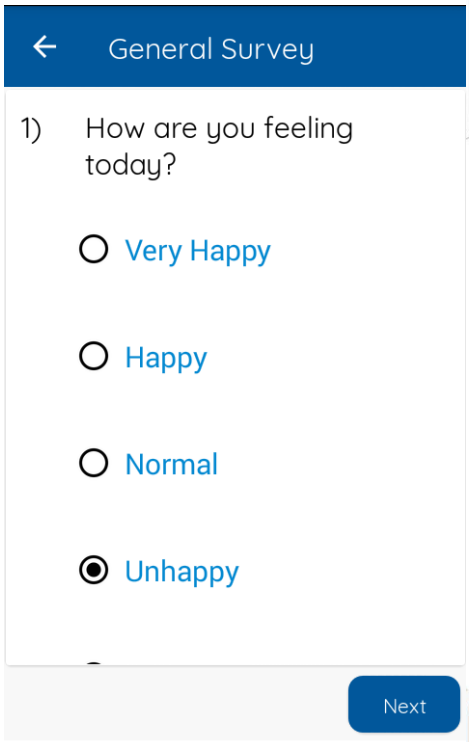
When you press “surveys” you will find “MY SURVEYS” and “PUBLIC SURVEYS”.
“My surveys” are questionnaires that you ***have to*** fill in while you’re not required to take part in “public surveys”.

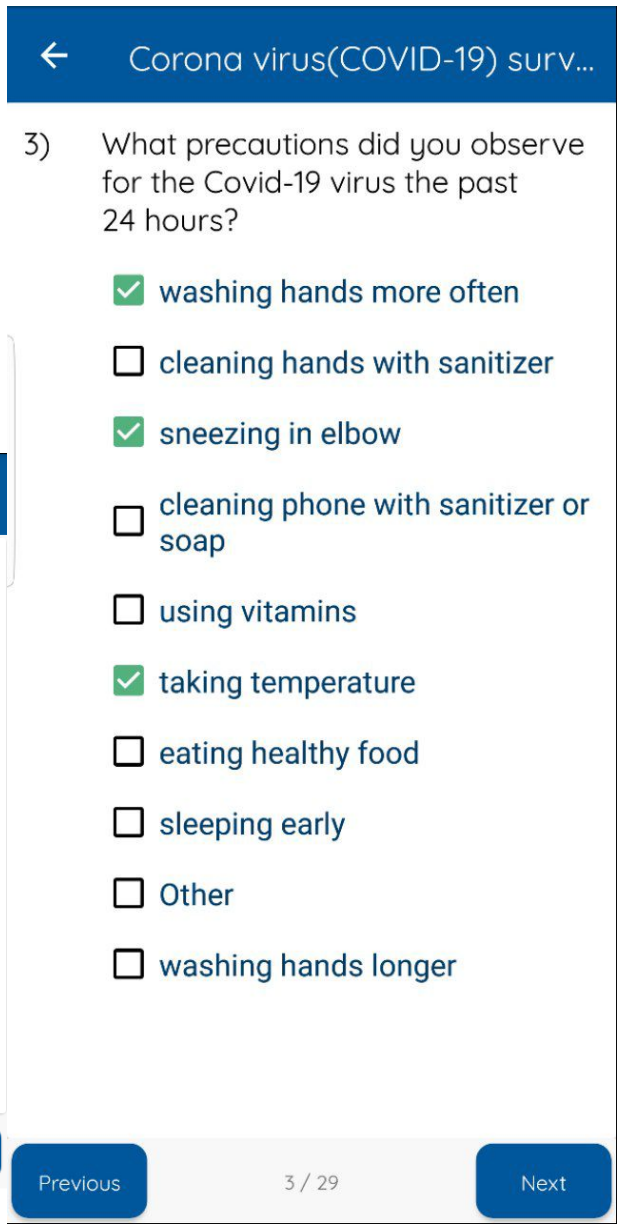




Multiple-Choice Questions

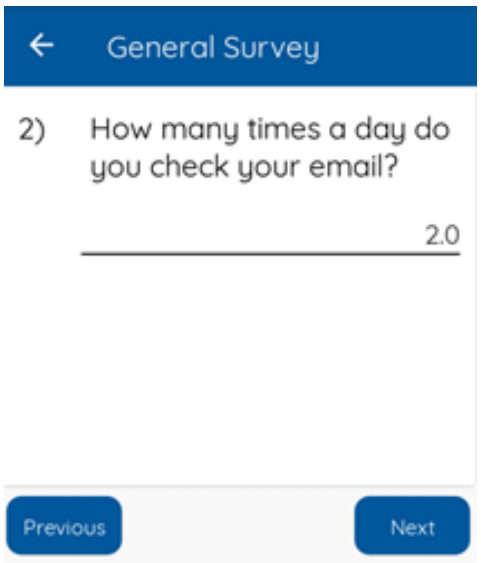
Note that some for some questions, only one answer can be given while for some, you can select as many answers as apply to you.





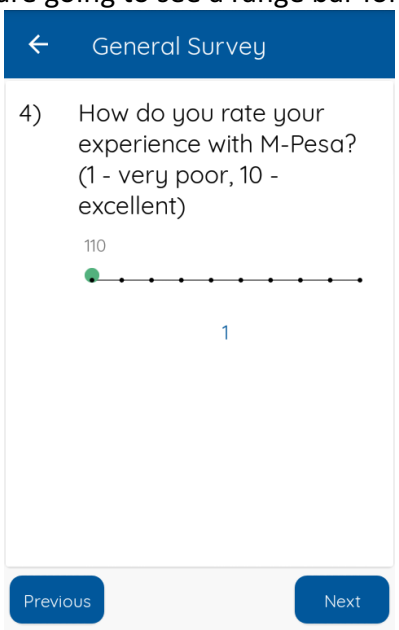
Numerical Questions

In each numerical questions, there are spaces below for you to enter numbers.



Numeric range

In the numerical range, you are going to see a range bar for you to rank.

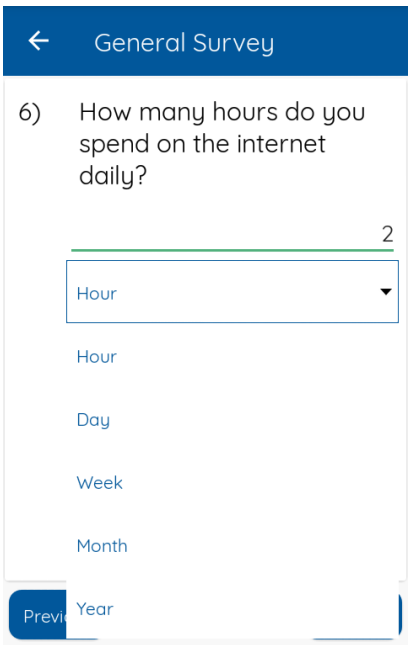


Money questions

In each money question, there is a space below for you to enter the amount of money in the chosen currency.

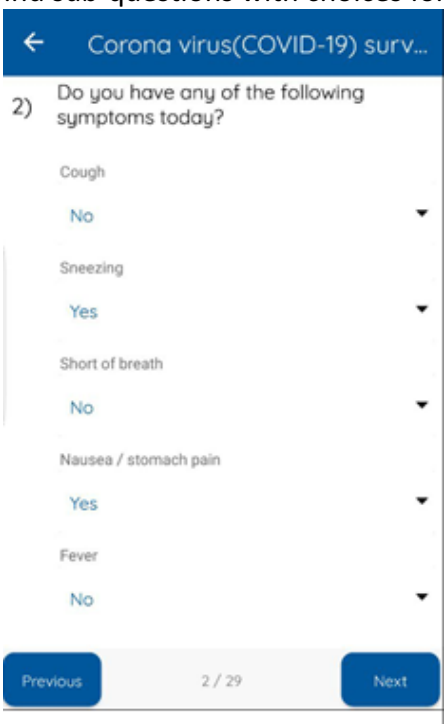
Time questions

In each time question, there are spaces below for you to enter a number. Then select the time unit for your answer.

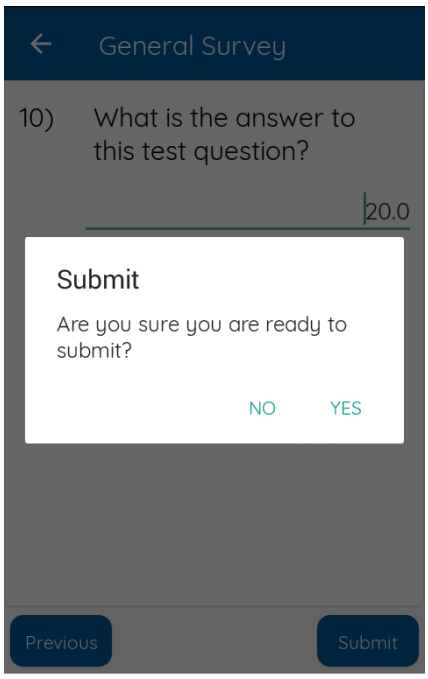


Grid Questions

In grid questions, you will find sub-questions with choices for you to select.

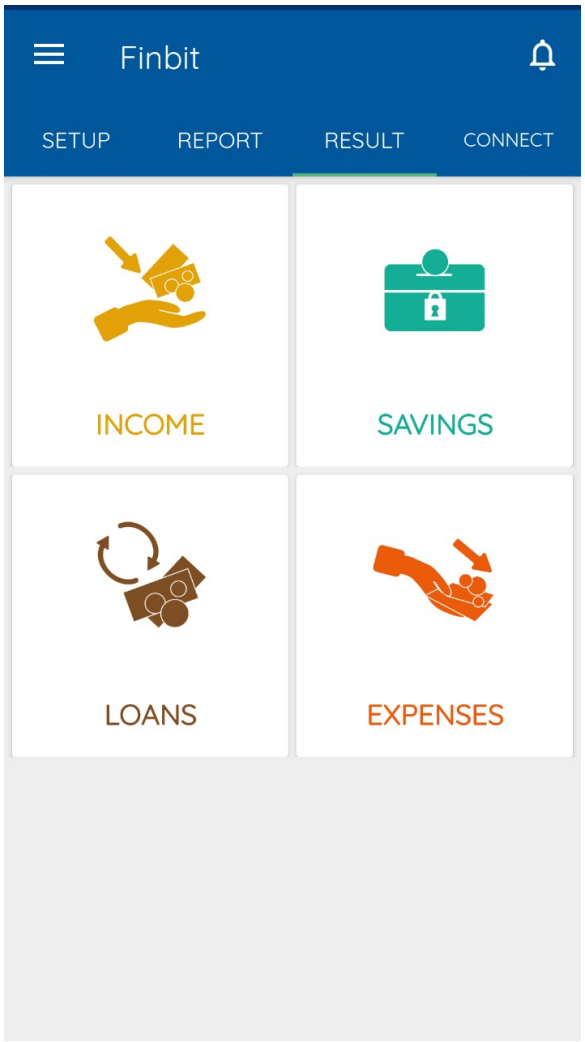


Once you have answered your last question, press “Submit” at the bottom of the page.

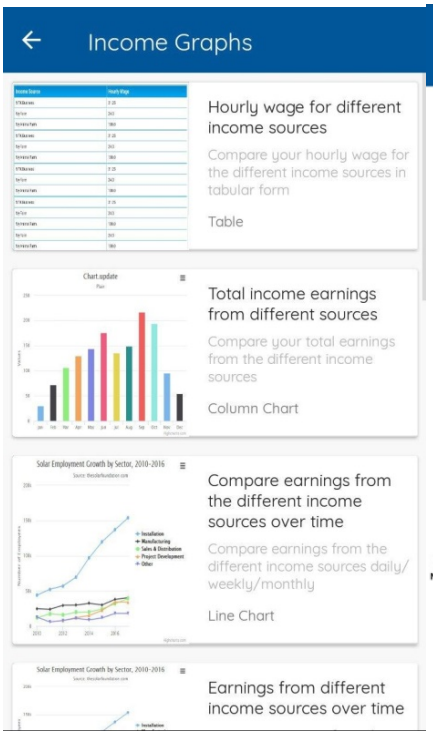

General Survey
10) What is the answer to this test question?
20.0
Submit
Are you sure you are ready to submit?
NO
YES
Previous
Submit

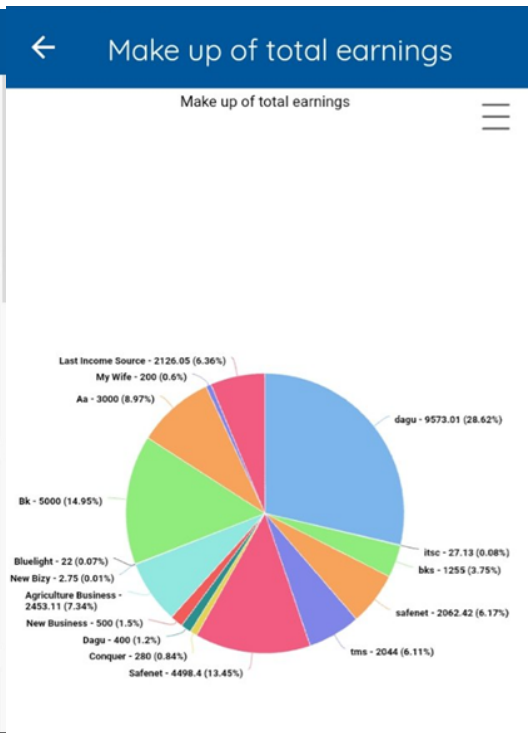
9. Result tab

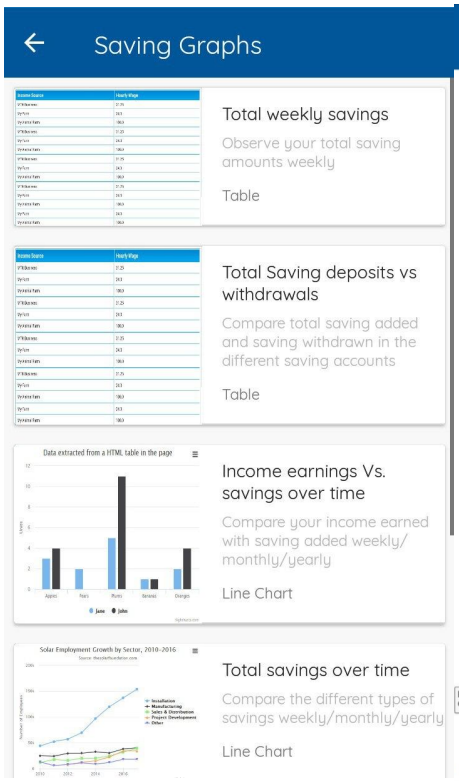
In the *Result* section, the information you have recorded (income, savings, loans and expenses) will be displayed in graphs.

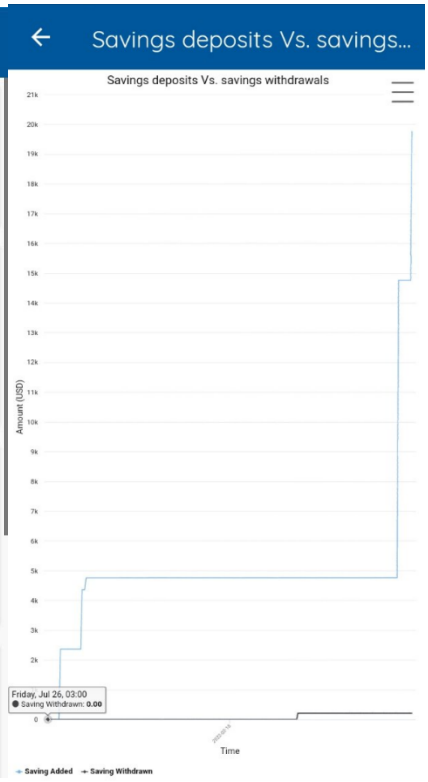


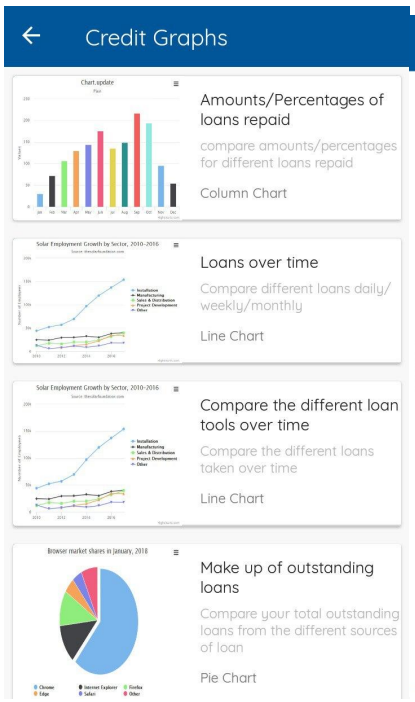
In each category, you'll be given the possibility to choose the type of graph to be displayed (bar graph, line graph, pie chart, etc.).

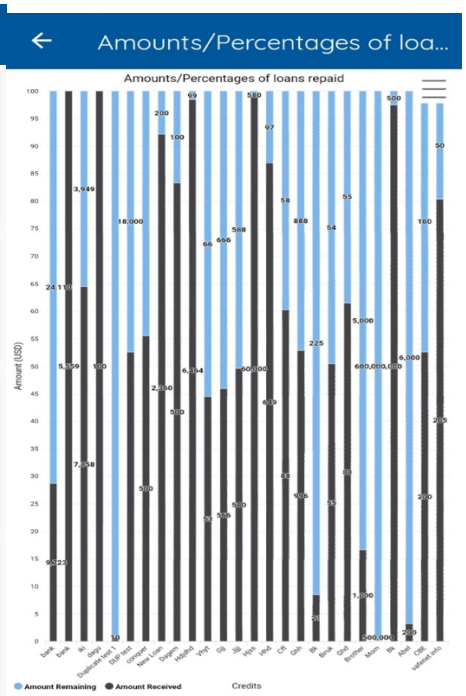

Income Graphs
Hourly wage for different income sources
Compare your hourly wage for the different income sources in tabular form
Table
Total income earnings from different sources
Compare your total earnings from the different income sources
Column Chart
Compare earnings from the different income sources over time
Compare earnings from the different income sources daily/ weekly/monthly
Line Chart
Earnings from different income sources over time

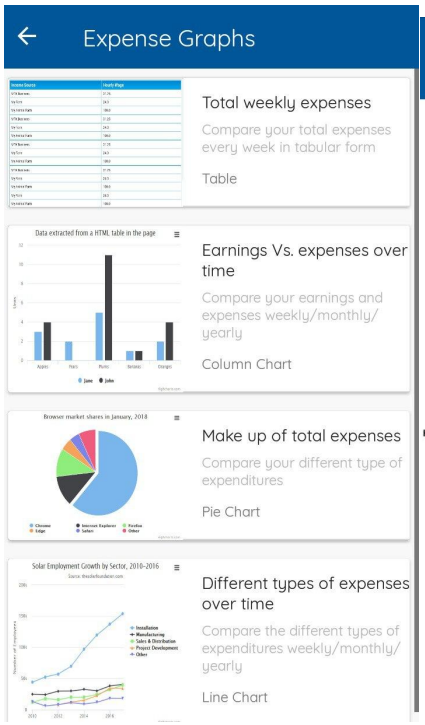

Make up of total earnings
Make up of total earnings
Last Income Source - 2126.05 (6.36%)
My Wife - 200 (0.6%)
Aa - 3000 (8.97%)
dagu - 9573.01 (28.62%)
Bk - 5000 (14.95%)
itsc - 27.13 (0.08%)
bks - 1255 (3.75%)
Bluelight - 22 (0.07%)
New Bizy - 2.75 (0.01%)
Agriculture Business - 2453.11 (7.34%)
safenet - 2062.42 (6.17%)
New Business - 500 (1.5%)
Dagu - 400 (1.2%)
Conquer - 280 (0.84%)
tms - 2044 (6.11%)
Safenet - 4498.4 (13.45%)

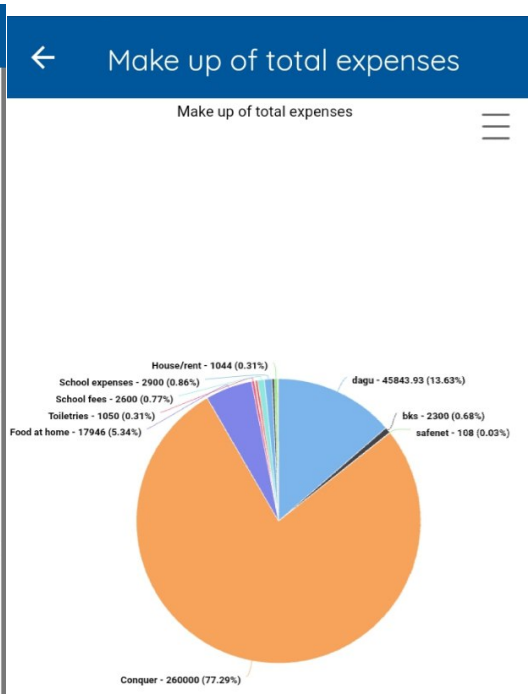

Saving Graphs
Total weekly savings
Observe your total saving amounts weekly
Table
Total Saving deposits vs withdrawals
Compare total saving added and saving withdrawn in the different saving accounts
Table
Income earnings Vs. savings over time
Compare your income earned with saving added weekly/ monthly/yearly
Line Chart
Total savings over time
Compare the different types of savings weekly/monthly/yearly
Line Chart


Savings deposits Vs. savings...
Savings deposits Vs. savings withdrawals
Amount (USD)
Friday, Jul 26, 03:00
Saving Withdrawn: 0.00
Time
Saving Added
Saving Withdrawn


Credit Graphs
Amounts/Percentages of loans repaid
compare amounts/percentages for different loans repaid
Column Chart
Loans over time
Compare different loans daily/ weekly/monthly
Line Chart
Compare the different loan tools over time
Compare the different loans taken over time
Line Chart
Make up of outstanding loans
Compare your total outstanding loans from the different sources of loan
Pie Chart

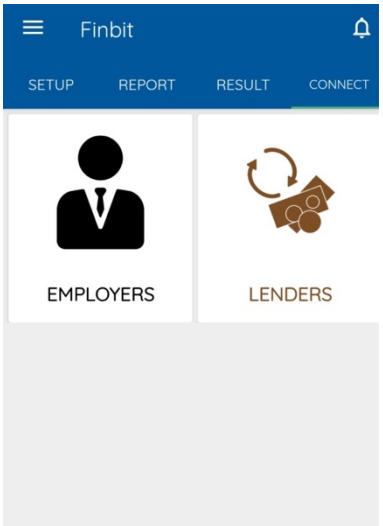

Amounts/Percentages of loa...
Amounts/Percentages of loans repaid
Amount (USD)
Amount Remaining
Amount Received
Credits





10. Connect

Finally, the *Connect* section of the app enables you to connect with employers and lenders and share your history with them as part of a recruitment procedure or in order to apply for a loan.

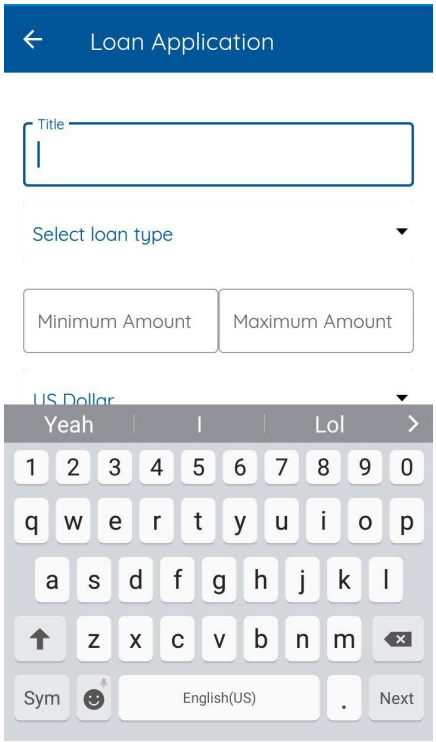


10.1 Employer page

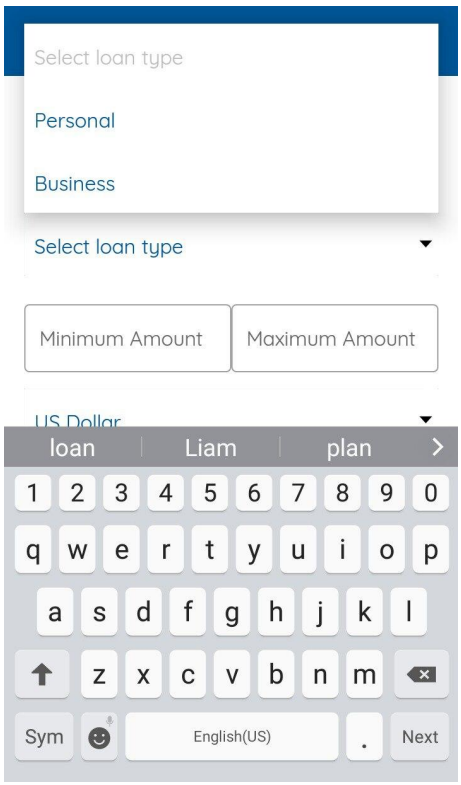
If you have questions on how to answer questions, please refer to §13 (Surveys page) of this manual.

10.2 Lenders Page

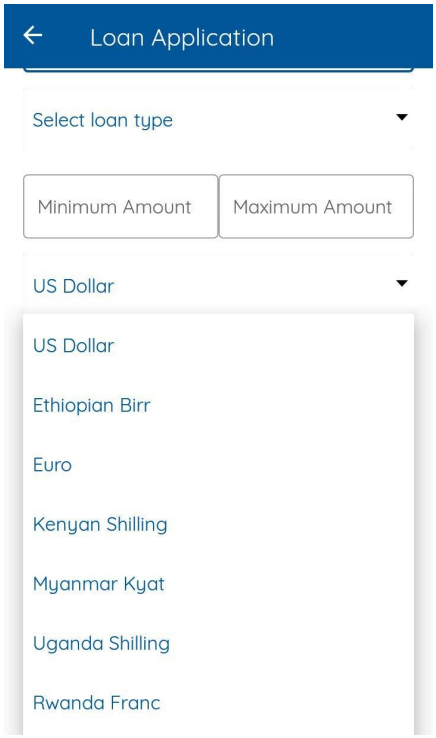
Step 1. Enter the title of the loan application.



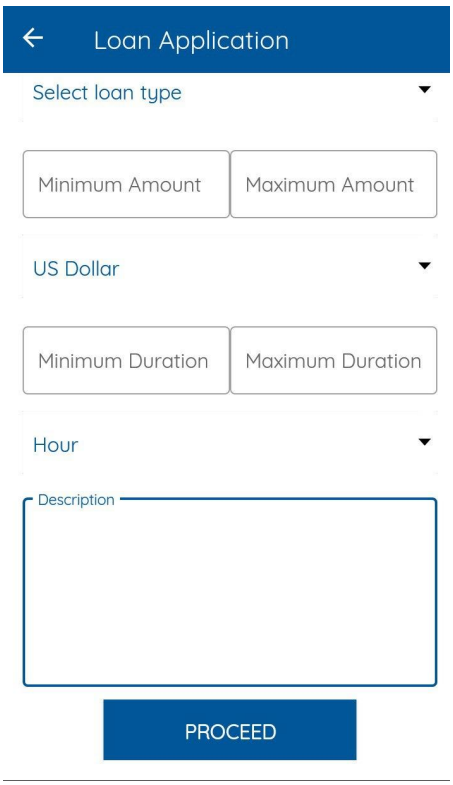
Step 2. Select loan type whether it is “Personal or “Business”.



Step 3. Enter your “Minimum”, “Maximum” and Currency of the loan you want to take.

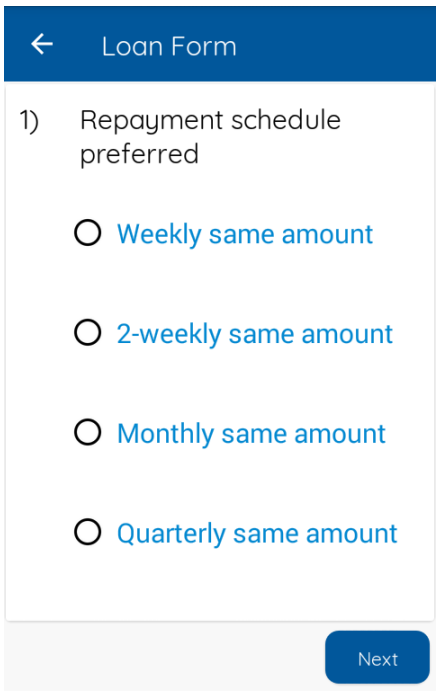


Step 4. Enter your “Minimum” and “Maximum” duration and time unit you are to return the loan that you going to take.

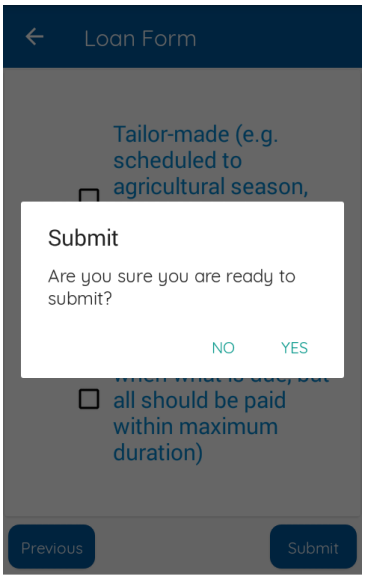


Step 5. Write a brief description of why you want take a loan.

Step 6. Press “proceed” and you’ll then have to answer some additional questions.



Step 7. After answering the questions, press “submit”.



Step 8. Then press “save” to save the loan application or “edit” to edit it.

On the Loan Application page you will find:

This sign indicates that you have recorded new information that has been saved on your phone but hasn’t been sent online yet.

This sign indicates that you have modified existing information, that is has been saved on your phone but hasn’t been updated online yet.

This sign indicates that the data has been updated online.

- To add new loans, click on the plus sign, bottom right of the screen.